

SPOTLIGHT

AUGUST 2018



Protect what
matters.



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Protect what matters



Steve Greer
Chief Executive Officer
AIL/NILICO Agency Divisions

THE THINGS THAT MATTER THE MOST IN THIS WORLD, THEY CAN NEVER BE HELD IN OUR HAND.
— GLORIA GAITHER

HURRICANE HARVEY MADE LAND-fall in Texas in late August of 2017. During the next four days, the storm parked over the Texas Gulf Coast, dumping almost 40" of rain, causing more than \$125 billion in damage, mainly from catastrophic flooding in the Houston metro area. Of the 107 reported deaths, 88 of them were Texans. In total 13 million people were affected by Harvey. More than 135,000 homes and a million cars were damaged or destroyed.

Only those who have experienced a disaster that threatens you, the people you love and everything you've worked hard to give them understand the level of stress, fear and worry. My family and I were not affected by the

storm, but we were concerned for friends and our AIL family living in the Houston area.

As usual, the media covered the disaster with non-stop video of the destruction. Some survivors had stories that were the stuff nightmares are made of ... loved ones being swept away while they were powerless to help. It was heartbreaking to see so many folks who lost everything they owned. It sure put things in perspective.

And yet ... there was gratitude and hope. Almost every person who was interviewed said things like they were grateful to be alive; that things can be replaced but people can't.

Let that sink in for a minute.

How many times have you sat at a kitchen table having a "difference of opinion" with a prospect who seemed unable to grasp the importance of the protection our products would provide for the family? This is after you notice the boat in the driveway next to the RV and loaded pick-up and in front of the jet skis and 4-wheelers in the garage. They have no problem shelling out money to insure cars, vehicles and toys but balk when it comes to life insurance? Crazy, huh? Makes me want to introduce them to Harvey survivors who would sacrifice every "thing" they own to have their loved one back.

I also recall hearing the head of a household say he didn't feel the need to leave anything to

his kids (what about his wife?) because no one ever gave HIM anything and, "Look around you — I'm doing just fine." In fact, by not choosing to give his family protection in the event of his death, he is choosing to give them several things: worry, uncertainty and debt on top of grieving the loss of their loved one.

By not choosing to protect his family, that breadwinner is taking from his family, too: the security of knowing the family will be able to stay in their home and maintain their lifestyle; the 'given' of an education for the kids. Will the family even be able to pay for his final expenses? It still just amazes me how many Go Fund Me pitches I see from devastated families scrambling to cover the funeral expenses of their main source of income. I bet those people who have passed away without life insurance for their families would be mortified if they could see the anguish and hardship they have left to their loved ones.

Life Insurance Awareness Month is the perfect opportunity to remind ourselves why we do what we do. It's our privilege and our responsibility to offer our clients protection from financial hardship. Be sure to check out **PAGES 17-19** for the latest life insurance stats. The more you know, the better equipped you'll be to help your clients understand the importance of choosing to protect their families by purchasing adequate life insurance. ☺

SPOTLIGHT

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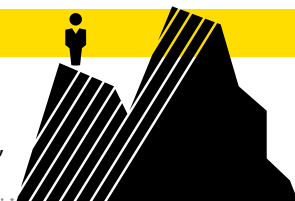
NEWS

AUGUST 2018

VOL. 51 NO. 08

SGA Career Track

New Markets Opening & Expanding!
There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.



Required Retention Rate

Effective Jan. 1, 2018, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first twelve months. The rates listed are for *Spotlight* recognition only.

Retention: 73.0%
Net to Gross: 80%

Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Friday 9/21** before 3:30 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be received at Home Office by **Wednesday 9/26**. eApp business excluded from the 7 day hold should be uploaded by **Friday 9/28** before 3:30 p.m. CST to count for **September** production.

eApp cutoff has been extended to 3:30 p.m. CST every Wednesday, Thursday, and last day of the calendar month to allow more business to load before the weekly advance and end-of-month AP&P cutoff. All other days of the week remain the standard 2:00 p.m. CST cutoff time.

\$5,523,407

in total bonuses were paid out this month by AIL and NILICO. For more information on the monthly bonuses, turn to **Page 33-40**.

Spotlight Digital is now on the web!
A digital publication spotlighting top producers of AIL & NILICO

spotlight.aillagents.com
Username: **AIL** Password: **ALP2018**

See your SGA or manager if you need assistance.

*** Look for the asterisk!** The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2019 Awards Presentation are: the top SGA from each category based on Performance Factor with 100% minimum, the top MGA / RGA from each category based on growth and Performance Factor with 100% minimum, the top five GAs, the top five SAs, and the top ten Individual Producers, the top PR Representative from each category, and the top PR Manager from each category. View the 2019 Convention Qualifications online at www.aillife.com or www.nilife.com. **Check your production!** If there is an asterisk by your position, you could be on your way to stay at the wonderful Caesars Palace in Las Vegas! The convention will be held May 8-11, 2019.



Anniversaries

41 YEARS OF SERVICE
Malka Arony, PR

32 YEARS OF SERVICE
Lawrence Dennis, Agent

23 YEARS OF SERVICE
Raymond Lau, Agent

19 YEARS OF SERVICE
Mat Hart, SGA

18 YEARS OF SERVICE
Wes Elder, Agent
Robert Ulreich, Agent

17 YEARS OF SERVICE
Gabriela Berloni, PR
Micah Cohen, SGA
Darren Miller, MGA

16 YEARS OF SERVICE
Joshua Goodman, MGA
Curt Snow, Agent

15 YEARS OF SERVICE
Joaquin Santos, Agent
Helen Taylor, Agent

14 YEARS OF SERVICE
Scott Hanna, GA

13 YEARS OF SERVICE
John Collins, MGA
Gabriel Feldmann, SGA
Nicole Pate, PR
Agatha Safford, Agent

12 YEARS OF SERVICE
Cindy Cleary, PR
Richard Correa, SGA
Nikki Crosby, Agent

Paul Samra, RGA
Michael van Delft, GA

11 YEARS OF SERVICE
Cara DeFiore, Agent

10 YEARS OF SERVICE
John Bacaron, MGA
Kevin Davis, RGA
Magda Figueiredo, MGA
Lisa Kahan, Agent
Lafi Papalii, Agent
Alex Rozotto, Agent
Steven Sparkes, Agent

9 YEARS OF SERVICE
Shelby Poston, Agent
Chad Potts, SGA
Sarah Thomson-Dufrechou, PR

8 YEARS OF SERVICE
Reynolds Akuamo, RGA
Kimberly Alston, Agent
Dan Ikei, RGA
Mario Hajro, GA
Trevor Mayer, RGA
George Rosicky, GA
Nicholas Walsh, Agent

7 YEARS OF SERVICE
Tara Crane, GA
Kelly Ekker, MGA
Ryan Giddens, SGA
Stephen Giddens, RGA
Jason Green, GA
Phyo Phyo, GA
Sherry Schick, SA

Michael Shaba, MGA
Steve Svendson, SGA
Luz Torres, Agent

6 YEARS OF SERVICE
Jenny Alvarez, SA
Susan daCruz, Agent
Thomas King, Agent
Mynor Lemus, Agent
Duni Olusegun, RGA
Ellen Tuttle, Agent
Alex Tyner, Agent

5 YEARS OF SERVICE
Kade Beck, MGA
Denis-Michael Catalano, MGA
Debra Frederick, Agent
Peter Gabranski, MGA
Jon Golin, Agent
Kaylee Harvie, SA
Solomone Havea, Agent
Dan Ikei, RGA
Mahadai Kryshundayal, RGA
Angela Landry, GA
Leonel Lazcano, GA
Thomas Longino, MGA
Marcus Martin, RGA
Kareem Mutia, Agent
Jimez Parker, GA
Ryan Phang, GA
Edwin Rosa, Agent
Susan Scott, Agent
Lisa West, PR

4 YEARS OF SERVICE
Renada Bogan, Agent
Tanya Dodson, Agent
Ryan Fickert, RGA
Yairaniz Figueroa-Ruiz, Agent
Cristina Fox, GA
Renita Fulcher, Agent
Priscila Gonzalez, SA
Breann Haley, Agent
Karen Hamilton, Agent
Johnny Ramos, MGA
Mathew Simonson, RGA
Aliesha Stone, Agent
Joel Trask, SA
Vyacheslav Vasilenko, GA

2 YEARS OF SERVICE
Gerard Armstrong, SA
Awa Babou, MGA
James Barron, Agent
Godwill Barungi, Agent
Ricardo Benson, SA
Kevin Brennan, Agent
Isaiah Bruce, SA
Michael Glynn, Agent
Ronald Davis, SA
Julian Dickinson, SA
Joshua Gaskin, SA
Dwayne Gomez, MGA
Dean Gushi, GA
Ronald Heller, Agent
Lynn Jenkins, GA
Joel Jesurun, GA

Alexander Johnston, MGA
Rafael Kajatt, Agent
Marie Laine, GA
Andy Mansor, GA
Marcia McDuffie, SA
Cynthia Melchor, Agent
Timothy Moody, Agent
Jasmine Parker, SA
Joseph Pizzoferrato, GA
Derek Pratt, SA
Johnny Ramos, MGA
Mathew Simonson, RGA
Aliesha Stone, Agent
Joel Trask, SA
Vyacheslav Vasilenko, GA

2 YEARS OF SERVICE
Gerard Armstrong, SA
Awa Babou, MGA
James Barron, Agent
Godwill Barungi, Agent
Ricardo Benson, SA
Kevin Brennan, Agent
Isaiah Bruce, SA
Michael Glynn, Agent
Ronald Davis, SA
Julian Dickinson, SA
Joshua Gaskin, SA
Dwayne Gomez, MGA
Dean Gushi, GA
Ronald Heller, Agent
Lynn Jenkins, GA
Joel Jesurun, GA

Jacob Kieffer, SA
Zakary Labieniec, SA
Justin LoPatriello, MGA
Michael Mc Nerlin, Agent
Nicole Menzies, Agent
Matthew Neish, MGA
Benjamin Newhouse, Agent
Fakaola Niukapu, Agent
Mitchell Page, MGA
Thajuana Patterson Cole, Agent
Anthony Petrosky, SA
Jennifer Pofahl, GA
Tyaisha Powell, Agent
Phillip Ray, Agent
Landon Schlag, GA
Maria Siero, PR
Timothy Silva, SA
Melinda Skinner, MGA
Jeannieliza Solis, GA
Alison Sterzer, MGA
Jessica St Pierre, MGA
Aileen Varela, GA
Jose Viramontes, MGA
Nicholas Wang, GA
Timothy Welsh, SA

1 YEAR OF SERVICE
Samuel Akonnor, Agent
Mohammad Alalol, SA
Michael L Alexander, Agent
James Ashton-Lebrument, Agent
Lorena Avila, SA
Ameliza Bantugan, SA

Tiffany Beadnell, GA
Victoria Benicio, Agent
Megan Billey, Agent
Jason Birnbaum, Agent
Jackie Bolton, SA
Shakeyah Brazelton, Agent
Danh Bui, SA
Robert Burnham, Agent
Adam Carlile, SA
Stephen Carter, GA
Denzel Covington, GA
Xander Davis, SA
Mahdi Delshad, Agent
Antonio Denino, MGA
Ethan Dewyer, SA
Miguel Diego Esquivel, Agent
Matthew Dzurilla, Agent
Kay Ely, Agent
Unique Emrick, GA
Robert Ensign, SA
Abraham Esquivel, SA
Wayne Ewers, SA
Matthew Fincher, MGA
Talley Fulton, MGA
Amy Gardner, Agent
John-Ryan Goguen, SA
Catherine Harris, Agent
Lashenna Harrison, Agent
Joseph Hartman, SA
Logan Holle, GA
Sharron Huata, Agent

Ashley Hutson, SA
Derek Jansen, SA
Nadine Jean-Gilles, Agent
Cymerlyne John, Agent
Indraj Kalar, SA
Aubrey Kettle, GA
Victoria Lammey, GA
Cashona Lavergne, SA
Amber Leary, Agent
Patton LePlatt, Agent
David Levy, Agent
Denise Ley, Agent
Christopher Lighty, Agent
Brian Loschivo, SA
Vicente Lozano, Agent
Tennison Mather, SA
David Melendrez, SA
Sanaz Mirza Baig, RGA
Erjon Muco, SA
Nasr Nasr, SA
William Norelia, Agent
Peter Padre, Agent
Christopher Parker, SA
Nathan Petersen, Agent
Bradley Petsche, Agent
Cindy Pham, MGA
Zachary Pim, MGA
Lucianne Pukahi Viernes, Agent
Christopher Rantanes, SA
Gabriela Reyna, SA
Charon Robinson, SA
Kenneth Robinson, Agent

Austin Rockall, SA
Jessica Rosenberg, SA
Ian Rouleau, SA
Cristian Santiago, SA
Angelina Sargent, Agent
Justin Scrogam, SA
George Shafiek, GA
Steven Shavers, GA
Rani Simpson, SA
Peter Skarzynski, SA
Shaun Smith, SA
Shannon Stewart, SA
Lynnette Strauser, SA
Melissa Tatum, SA
Ryan Taylor, SA
Jorge Toribio, SA
Laura Tucker, Agent
Evan VanErp, GA
Cynthia Villareal, Agent
Jennifer Wall, SA
Steven Watanabe, Agent
Hunter Welty, GA
Celia Westrick, GA
Jennifer Wohlgemuth, Agent
Vincent Workman, GA
Michael G Wright, SA
Troy Young, SA



Evan Holzhauser
Palm Beach, FL
July 6

Evan came to ALL and the Giglione-Ackerman SGA Office in 2007 after obtaining a BA from Stockton University in New Jersey. Like many, Evan was drawn to a career promising unlimited income, but he says the most rewarding aspect has been “personal growth; thinking and acting differently because of the people I have met and things I have learned.” Evan is excited about the ability to make an impact on his region. “I believe I can help any person with the drive to be successful and a great attitude and help change their life financially like this Company has changed mine,” he says.

Promotions

STATE GENERAL AGENT
Evan Holzhauser

REGIONAL GENERAL AGENT
Alix Albright
Bruce Alford
Elias Boles
James Franklin
Alan Fricke
Nicki Griffiths
Kimberly Hamilton
Roghie Hassan Loo
Justin Hermann
Saul Lopez
Massoud Vaziri
Ransay Vazquez

MASTER GENERAL AGENT
John Akers
Ekaterina Andreeva
Awa Babou
Michelle Caouette
Karen Salek-Cuzmar

Alex De Jesus
Jeremy Doucet
Joshua Francoeur
Alifonzo Garcia Jr
Jackson Hamilton
Zachery Hawthorne
Aaron Haynes
Avery Hearn
Michael Jenkins
Alexander Johnston
Justin Lowe
Joshua Lowman
John McCarthy
Sarah McDermott
Darez Meriwether
Monica Montgomery
Matt Pflueger
Vannessa Ramroop
Michael Robinson
Clayton Slaughter
Mohamad Wael Taher

Colette Valrie
Colin Weathers

60% GENERAL AGENT
Robert Jay Harris
Michael Joseph
Kelly Schoenherr

57.5% GENERAL AGENT
David Basnett
Nina Blackmon
Holly Bonhorst
Cara Donaldson
Gloria Garcia
Alexis Gomez
John Hartin
Tyler Honeyford
Yohan Jayasingha
Lina Jimenez
Austin Johnson
Moraima Mariscal
Alex Miller
Sean Mitchell

Mayara Negrin Alba
Dustin Oetzman
Armando Rivera
Aurora Rodriguez
Darius Rowan
Karen Shumaker
Mark Tusing
Marcell Ventura
Samantha Weber
Hunter Welty

55% SUPERVISING AGENT
Dakota Anderson
Stephanie Artho
Frederick Baltimore
Cliffonia Bradshaw
Jordan T Brown
Sergio Carta
Jessica Gutierrez
Moraima Mariscal
Annie Middlebrook
Shelby Peterson

Emily Rainbolt
Deiron Williams

52.5% SUPERVISING AGENT
Alejandro Alvarez-Narvaez
Laurie Ambro
Gerard Armstrong
Nicholas Baciocco
Navjot Bamra
Jayvon Bennett
Trenton Benton
Delaney Billings
Dianka Blash
Chad Boskat
Jordan Bown
Brittany Bradshaw
Karalyn Bubolz
Eric Caballero
Gabriel Cano
Dhruv Chadha
Kelly Charter
Christine Chong

Ruben Cortez
Ysobel Cote
Peyton Davis
Nicolle DiAntonio
Ky-Roh Dodd-May
Valdomero Duran
Raela Durham
Jesse Fullmer
Jorge Fundora
Tommy Garcia
Gerardo Gonzalez
Adam Grant
Rebecca Hadley
Cameron Hall
Kristina Hasenhuendl
Marlon Hernandez
Jaydan Heron-Smith
Marina Herrera
Patricia Isabell
Casey Jarratt
Alexa Javier Ciriaco

Mohamed Jomha
Natalie Jones
Troy Kasper
Ryan Kavanagh
Dylan Kim
Kit Koon
Mark Lomonaco
Justin Malone
Ronald Martin
Thomas Martin
Diesha McAllister
Brian Merlin
Brenna Moore
Julie Morgentaler
Jason Morris
Jon Morrow
Yvonne Nalusonga
Joshua Noonan
Dromas Noor
Daniel Nunez
Nicole Obi

Cameron Ontko
Christopher Oyler
Lawrence Patlakh
Steven Pavina
Jason Pitts
Kathryn Poling
Andrija Popovic
Sancia Powis
Shaun Race
Christopher Rantanes
Susan Reinstein
Shavon Roberts
Jessica Rosenber
Jyllian Schwendeman
Denise Serbantez
Vipul Shah
Pedro Simon
Jessica Smith
Joseph A Smith
Harry Springer
Cherrish Taylor

Kelvin Taylor
Lakair Taylor
Ryan Taylor
Nathan Timejardine
Ryan Torres-Torioka
Lam Trinh
Jordan Udom
Jose Ventura
Athena Wallace
Mia White
Kelsey Willardson
Adam Wolf

Smarter
Closer
to the Heart



DETROIT, MI

AIL, in partnership with the Zach Hart SGA office, donated \$10,000 to Life Remodeled, an organization which invests approximately \$5 million in cash, labor and materials to revitalize one Detroit neighborhood each year.

The office presented the donation to Life Remodeled Founder and CEO Chris Lambert at a monthly meeting. According to Zach, "We chose this charity because we are big, not just on giving back our money, but on being able to give our time. This organization helps to build up an amazing city in our beautiful state and we want to be a part of that!"

Life Remodeled has grown from building a single house from the ground up in six days and beautifying the surrounding neighborhood to currently tackling a fourth Detroit Public School-based neighborhood makeover.



ATLANTA, GA and COLUMBIA, SC

AIL, in partnership with the Kyle Johnson SGA office, donated \$7,500 to You Deserve It Mentoring Center, an organization which supports the empowerment of disadvantaged teens in the metro Atlanta area. The Johnson office also donated \$2,500 to The Cooperative Ministry, which serves the working poor by providing direct emergency assistance to those in crisis in the Columbia area.

In addition to academic tutoring and mentorship, You Deserve It teaches employment skills and social awareness, as well as providing extra-curricular activities.

Cooperative Ministry provides crisis assistance, including help with food, rent and utility, clothing and furniture, and financial education and assistance.

?WHAT IF!



Susan Fuldauer

Vice President of
Public Relations Field Operations

ONE OF THE MOST IMPACTFUL pieces AIL's PR team uses in communicating with groups and their members is a document called *Life Insurance - For the "What If's" in Life*. Life can change in an instant. Suddenly, those "What If" situations can become a reality that sends a family reeling emotionally and financially.

The document is provided to our groups as a handout or submitted for publication in the group's newsletter and/or on their website. It asks the member to consider these questions:

- What if I died unexpectedly?
- Could my family continue to live in our home?
- Would my children have the funds to be able to attend college?
- Will my family have the funds on hand to pay for my funeral and final expenses?

Life insurance is there to provide financial help to those affected by the "What If" situations. The document lists the four basic needs most families have:

1. Final Expenses
2. Income Protection
3. Mortgage Protection
4. College Education

It further states; *Life insurance from American Income Life Insurance Company can address these needs to help ensure that your family can continue to thrive while remaining in the home you have provided for them. Coverage is available to provide for money to replace a portion of the income they will lose if you are not there. You can make sure your children are able to have a college education. Life insurance helps protect the legacy you have worked so hard to provide.*

September is Life Insurance Awareness Month. It is also the month in which we celebrate Labor and the collective strength of workers, the backbone of our countries. We show up at many Labor Day celebrations in support of working families, but are reminded

of the struggles and lives lost in the fight for wages, benefits and safe working conditions. Benefits are an important part of a worker's job and that includes insurance. Many are willing to suspend their labor and go out on strike for those benefits, losing pay while out on the picket line. AIL stands with workers in support of benefits and we do our part, individually at the kitchen tables of those members, helping take care of life's "What If's." Be proud of what we provide because it can be the difference between a family leaving their home, their school, their community or keeping that family financially stable and their community stronger for keeping them in place.

Our group relationships remain strong when we communicate the value and provide the avenue — the lifeline, if you will — for a family's future financial security. Our commitment to outstanding, professional service keeps the foundational relationships of the company strong. Insurance is important. We know it. Our groups understand this and through our service to the members and working families, we create legacies and impact generations to come. 🙌

NEW ASSOCIATES

PER MANAGER

SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Brittany Luke	24	Zachary Hart	Jonathan Stroner	3	Sabrina Lloyd	Donald DeVoise	2	Slav Bitman	Letitia Curry	2	Pappas-Quadri
David Stuart	24	Surace-Smith	Kyle Welton	3	Sabrina Lloyd	Pablo De La Cruz	2	Jose Carvajal	Sean Sullivan	2	Cisco Perez
Eveitt Westcarr	19	Theodore Pappas	Ruben Cortez	3	Corey Neff	Thaddeus Dahl	2	Richard Correa	Dana Velez	2	Beto Quintero
Brittany McKinney	6	Eric Cochran	Jazmin Ramirez	3	Bob Olson	Kayla Dowden	2	Mack Doby	Justin Wiesziski	2	Antonio Reyes
Christen Dargan	6	Sabrina Lloyd	Jenice Luna	3	Cisco Perez	Jonathan Da-al	2	Steve Friedlander	Aref Sayegh	2	Satti-Kanaan
Manuel Diaz	6	Theodore Pappas	Jordan Bown	2	Altig-Orlovic	Brendan Bradfield	2	Zachary Hart	Daniel Juskiw	2	Surace-Smith
Sergio Carta	5	Beto Quintero	Xander Davis	2	Altig-Orlovic	Stephanie Harris	2	Zachary Hart	Roy Espinosa	2	Steve Svendson
Jacob Kieffer	4	Simon Arias	Elisha Jordan	2	Altig-Orlovic	Cassandra Robinson	2	Johnson-Nelson	Clayton Locher	2	Steve Svendson
Michael Barlettano	4	Giglione-Ackerman	Jonathon Turnick	2	Altig-Orlovic	Janine Watkins	2	Johnson-Nelson	Ashley Gallegos	2	Michael Vasu
Zachary Button	3	Altig-Orlovic	Anthony Friese	2	A-O-Stenglein	Kinga Filipiak	2	Sabrina Lloyd	Jessie Holland	2	Dustin Venekamp
Casey Helly	3	Giglione-Ackerman	Jason Garland	2	Simon Arias	Damaris Trejo	2	Sabrina Lloyd	Vishnudev Rao	2	John Young
Elijah Brown	3	Hart-McCallum	Hunter Welty	2	Simon Arias	Donald Wichman	2	Sabrina Lloyd			
Shiv H Patel	3	Sabrina Lloyd	Robert Wright	2	Simon Arias	Abraham Mogilevsky	2	Theodore Pappas			

GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Alexander Rollo	25	Josh Crisp	Jimmy Riley	3	Simon Arias	James Harding	2	Richard Correa	Theodore Ryan	2	Oldham-Gryska
Eric Peyton	24	Surace-Smith	Eric Snyder	3	Simon Arias	Payam Sami	2	Richard Correa	Richard Pazak	2	Bob Olson
Raynaldo Lafontant	18	Giglione-Ackerman	Kyra Hopkins	3	Slav Bitman	Marshieela Sager	2	Mack Doby	Kelly Schoenherr	2	Phillip Prata
Christopher Clark	16	Altig-Orlovic	Jordan Kness	3	Eric Cochran	Veronica Coval	2	Laura Fisher	Unique Emrick	2	Nick Scordos
Seth Frisby-Jack	14	Simon Arias	Landon Schlag	3	Richard Correa	Christopher Gebhardt	2	Laura Fisher	Nathan Doyle	2	Albert Serur
Mark Diskin	10	Simon Arias	Michael Joseph	3	James Cunningham	Debra Small	2	Laura Fisher	Kemberly Sousa	2	Albert Serur
Patricia Contreras	9	Beto Quintero	Edwin Delgado	3	Zachary Hart	Paul Zuzick	2	Laura Fisher	Lindsey Dettwiller	2	Surace-Smith
Kimberly Quinn	8	Altig-Orlovic	George Shafiek	3	Zachary Hart	Shanita Ellmers	2	Steve Friedlander	Bryan Juskiw	2	Surace-Smith
Jeffrey Gilliana	7	Sabrina Lloyd	Sean Sparkman	3	Zachary Hart	Nadia Feleti	2	Steve Friedlander	Eric Thompson	2	Surace-Smith
Aaron Piotrowski	7	Sabrina Lloyd	Steven Phillips	3	Hart-McCallum	Erika Torres	2	Cindy Furer	David Ramirez-Benitez	2	Steve Svendson
Jeffrey Espinal	7	Theodore Pappas	Lleison Martinez	3	Cisco Perez	Matthew Sutton	2	Ryan Giddens	Holly Bonhorst	2	Michael Vasu
Robert Adrahtas	6	Sabrina Lloyd	Timothy Wilson	3	Phillip Prata	Marquel Burns	2	Giglione-Ackerman	Nicole Sanders	2	Michael Vasu
Anthony Sava	6	Surace-Smith	Jesus Romero	3	Beto Quintero	Daniel Schwartz	2	Greg Graham	Linda Davis	2	Dustin Venekamp
Gregory Soto	5	Giglione-Ackerman	Phillip Waisman	3	Satti-Kanaan	Joseph Gojcaj	2	Zachary Hart	Trace Johnson	2	Dustin Venekamp
Fernando Ledezma	5	Mathew Hart	Brent Bowling	3	Surace-Smith	Dario Messina	2	Zachary Hart	Myaa Fallon	2	Jamison Weatherspoon
Dulce Paz	5	Sabrina Lloyd	Adam Kidikas	3	Josh West	DeShannon Boyd	2	Hart-McCallum			
Jenna Gula	4	Simon Arias	Eyad Awdi	2	Altig-Orlovic	Bryan Czajkowski	2	Matt Henderson			
Joshua Yurinko	4	Simon Arias	John Hartin	2	Altig-Orlovic	Vance Rountree	2	Matt Henderson			
Elizabeth Miller	4	Eric Cochran	Kristina Joachim	2	Altig-Orlovic	Nina Blackmon	2	Kyle Johnson			
Megan Johnson	4	Zachary Hart	Crystal Larkins	2	Altig-Orlovic	Jovanie Scarlett	2	Kyle Johnson			
Marissa Ault	4	Corey Neff	Evan VanErp	2	Altig-Orlovic	Heather Smith	2	Johnson-Nelson			
Sheila Downey	4	Bob Olson	Steven Dell	2	Simon Arias	Scott McCrory	2	Brandon MacDonald			
Jenny Kim	3	Altig-Orlovic	Evelyn Juarez	2	Cohen-Cohen	Elizabeth Trotter	2	Travis Moody			
Daniel Li	3	A-O-Stenglein	Eli Parra	2	Cohen-Cohen	Genna DeMetsenaere	2	Oldham-Gryska			
Timothy Bugge	3	Simon Arias	Alexis Pineiro	2	Cohen-Cohen	Russell Jackman	2	Oldham-Gryska			

MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Ronald McCormick	25	Josh Crisp	Patrick Knouse	6	Slav Bitman	Dana Black	4	Eric Cochran	Lamar Livingston	3	Zachary Hart
Jeffrey Hudson	24	Zachary Hart	Anthony Theriault	6	Mathew Hart	Brian Zuzick	4	Laura Fisher	Brandon Neal	3	Zachary Hart
Jeffery Thiel	24	Surace-Smith	Andrew Wagner	6	Oldham-Gryska	Anita Ferris	4	Steve Friedlander	Rita Rider	3	Chris Hernandez
Alipate Makaui	23	Steve Friedlander	Jessica St Pierre	6	Kris Thieme	Craig Strompf	4	Cindy Furer	Asiguy Haugabook	3	Kyle Johnson
Jamell Ramsay	19	Theodore Pappas	Melinda-Rae Lyse	5	Altig-Orlovic	Mark Dushaj	4	Zachary Hart	Rachel Brown	3	Johnson-Nelson
Michael Gerstein	18	Giglione-Ackerman	Thomas Vena	5	Simon Arias	Michael Stuver	4	Zachary Hart	Telley Fulton	3	Johnson-Nelson
Corey Hallam	18	Giglione-Ackerman	Ryan Hall	5	Laura Fisher	Aaron Parsons	4	Brandon MacDonald	Paul Streater	3	Johnson-Nelson
Peter Kwiatkowski	18	Chris Hernandez	Philip Roffi	5	Cindy Furer	Evan Donoghue	4	Corey Neff	Arthur McIntyre	3	Brandon MacDonald
Jonathan Emura	16	Altig-Orlovic	Brenda Fox	5	Hart-McCallum	Ransey Vazquez	4	Bob Olson	Kimberly Hamilton	3	Oldham-Gryska
Aaron Friedlander	16	Steve Friedlander	Patrycja Grudzinska	5	Sabrina Lloyd	Hemerson Gonzalez	4	Beto Quintero	David Wang	3	Bob Olson
Jordan Lacy	14	Simon Arias	Marian Sertler	5	Sabrina Lloyd	Jake Yagjian	4	Albert Serur	Maren Conway	3	Pappas-Quadri
Justin Adams	10	Simon Arias	Kendall Wilson	5	Sabrina Lloyd	Marc Salvaggi	4	Surace-Smith	Mike Paragiou	3	Nick Scordos
Walter Icaza	10	Beto Quintero	Begona Patino-Lopez	5	Cisco Perez	Clint Perry	3	Altig-Orlovic	Matthew Parks	3	Surace-Smith
George O'Shea	9	Giglione-Ackerman	Ryan Wilson	5	Phillip Prata	Patrick Stenglein	3	A-O-Stenglein	Michael Laramie	3	Michael Vasu
Ashley Smith	8	Altig-Orlovic	Daniel Hartwig	5	Surace-Smith	Matthew Cessna	3	Simon Arias	Cody Terrell	3	Michael Vasu
Zach Otto	8	Sabrina Lloyd	Mizraim Rivera	5	Steve Svendson	Michael Clemente	3	Simon Arias	Isaac Garcia	3	Dustin Venekamp
Reynolds Aluamoa	8	Theodore Pappas	Mark Neilson	4	Altig-Orlovic	Matthew Diulus	3	Simon Arias	Justin Hermann	3	Dustin Venekamp
Kierra Goodwin	7	Simon Arias	Jonni Ng	4	Altig-Orlovic	Kody Kramme	3	Eric Cochran	Jacob Hogan	3	Dustin Venekamp
Sarah Acker	7	Eric Cochran	Ryan Stenglein	4	Altig-Orlovic	Lorena Barriere	3	Cohen-Cohen	Omar Billy	3	Jamison Weatherspoon
Matthew Cartwright	7	Chris Hernandez	Dwayne Nabors	4	A-O-Ormg	Matthew Turnquist	3	Richard Correa	Jeffrey von Kienast	3	Josh West
Steven Baum	7	Sabrina Lloyd	Britton Costa	4	Simon Arias	Duni Olusegun	3	James Cunningham	Yemi Akinade	3	Tom Williams
London Burnett	7	Surace-Smith	Sokol Fazliu	4	Simon Arias	Nic Iagulli	3	Zachary Hart	Michael Musso	3	Tom Williams

RGAs

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Patrick Bendure	34	Surace-Smith	Paul Kelly	27	Steve Friedlander	Randy Teysier	26	Chris Hernandez

NEW ASSOCIATE – \$1,000 contract-to-date new agent

THE MINIMUMS FOR RECOGNITION ARE:
SA & GA – at least two new associates during the month
MGA – at least three new associates during the month
RGA – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.

LEGACY

RECRUITING PROGRAM



TOP RECRUITING AGENTS** JULY

TOTAL LEGACY RECRUITERS: **333** TOTAL LEGACY RECRUITS: **386**



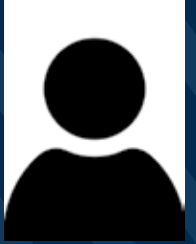
Sergio Carta
4 Recruits
Beto Quintero



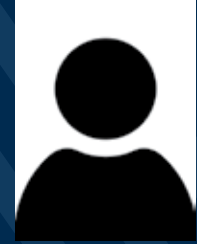
Christianne De Oliveira
3 Recruits
Cisco Perez



Anita Ferris
3 Recruits
Steve Friedlander



Jorge Fundora
3 Recruits
Tom Williams



Hanlim Lee
3 Recruits
Altig-Orlovic



Esa Mohamed
3 Recruits
Zachary Hart



Rashell Rodriguez Quezada
3 Recruits
Antonio Reyes



Ransey Vazquez
3 Recruits
Bob Olson

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Sergio Carta	4	Nina Blackmon	2	Adam Kidikas	2	Taylor Oppedyk	2	Gregory Rudolph	2
Christianne De Oliveira	3	Dianka Blash	2	Jordan Lacy	2	Christopher Oyler	2	Duane Shaw	2
Anita Ferris	3	Maria Bonilla Borrego	2	Jasmyn Marshall	2	Mike Paragiou	2	Melinda Skinner	2
Jorge Fundora	3	Jordan Bown	2	Doris Martinez Garcia	2	Aaron Parsons	2	Rosemary Soto	2
Hanlim Lee	3	Major Cernalday	2	Ryan McIntosh	2	Richard Pazak	2	Jonathan Stroner	2
Esa Mohamed	3	William Crock	2	Tyler McKnight	2	Darrio Pope	2	Nadezhda Tarasova	2
Rashell Rodriguez Quezada	3	Desada Curri	2	Jon Morrow	2	Olga Reyes Hechavarria	2	Alexis Tran	2
Ransey Vazquez	3	Mark Diskin	2	Camila Munoz Robles	2	Christopher Rodriguez	2	Donald Wright	2
Alisha Anderton	2	Jarrold Harper	2	Skay Nusenu	2	Christian Rosa	2		

TOP RECRUITING AGENTS** YTD

TOTAL LEGACY RECRUITERS: **1,527** TOTAL LEGACY RECRUITS: **2,444**

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Scott Wheeler	23	Ryan McIntosh	6	Tene Jones	5	Faamasinoga Eneliko	4	Samantha Ralston	4
Ransey Vazquez	22	Michael McKiernan	6	Samisoni Koloa	5	Deaveon Francisco	4	Philip Roffi	4
Jeramey Pitman	19	Jennylyn Militante-Radnoty	6	Felipe Machado-Santanna	5	David Haak	4	Duane Shaw	4
Michelle Martinez Aviles	13	John Nieves	6	Tahis Quintero Bonilla	5	Mario Hajro	4	Melinda Skinner	4
Patrick Duray	10	Aaron Parsons	6	Erica Robertson	5	Brandon Hamilton	4	Jeffrey A Smith	4
Rosemary Soto	10	Raul Aquino	5	Rashell Rodriguez Quezada	5	Kellie Hoffman	4	David Staffieri	4
Brent Bowling	9	Tiffany Babin-Washington	5	William Ross	5	Troy Kasper	4	Travis Stucki	4
Alexis Tran	9	Jessica Chang	5	Iris Saavedra	5	Kome Lauano	4	Craig Swinney	4
Sean Brannan	8	Shawntae Collins	5	Paul Smith	5	Joe Lewo	4	Phillip Taylor	4
Alma Lozano	8	Patricia Contreras	5	Michael Tolman	5	Joshua Lopez	4	Steven Taylor	4
Gregory Rudolph	8	Manuel Diaz	5	Claire Aaby	4	Roberto Lopez	4	Eseta Tevaga	4
Joel Jesurun	7	Derya Ekren	5	Alix Albright	4	Alipate Makaui	4	Nathan Timejardine	4
Tyler Mabry	7	Robert Ensign	5	Anthony Almeida	4	Shai Mate	4	Austin Timmons	4
Mike Paragiou	7	Derek Foore	5	Steven Augustine	4	Sherrie McCarty	4	Dana Velez	4
Gina Sherman	7	Jorge Fundora	5	Jesse Benwell	4	Montana McDonald	4	Peter Williams	4
Alisha Anderton	6	Tony Geer	5	Henry Brown	4	Latavia Nabors	4	Kendall Wilson	4
Kade Beck	6	Hemerson Gonzalez	5	Nikolina Damjanovic	4	Lisa Nguyen	4		
Sergio Carta	6	Jordan Hallman	5	Jairo Davila	4	April Nichols	4		
Sierra Healy	6	David Holman	5	Mallory Eggleton	4	William Parmeter	4		

LEGACY RECRUITING CLUB

MEMBERS

— By Number of Eligible Legacy Recruits*



Anita Ferris
Steve Friedlander
16 Recruits
GOLD



Michael McKiernan
Dustin Venekamp
15 Recruits
GOLD



Mike Paragiou
Nick Scordos
15 Recruits
GOLD



Patrick Rieger
A-O-Stenglein
15 Recruits
GOLD



Ryan Fickert
Zachary Hart
10 Recruits
SILVER



Samantha Ralston
Blake Ralston
10 Recruits
SILVER



Sergio Carta
Beto Quintero
6 Recruits
BRONZE



Raul Aquino
Ryan Bisanz
5 Recruits
BRONZE



Sean Brannan
Dorian Oldham
5 Recruits
BRONZE



Mathieu Cook
Altig-Orlovic
5 Recruits
BRONZE



Raynaldo Lafontant
Giglione-Ackerman
5 Recruits
BRONZE



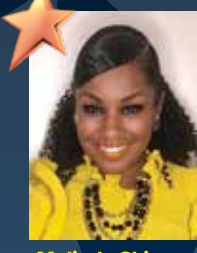
Ryan McIntosh
Altig-Orlovic
5 Recruits
BRONZE



Dylan Murphy
Simon Arias
5 Recruits
BRONZE



Aaron Parsons
Brandon MacDonald
5 Recruits
BRONZE



Melinda Skinner
Kyle Johnson
5 Recruits
BRONZE



Anthony Theriault
Mathew Hart
5 Recruits
BRONZE

* By Number of Legacy Recruits. Top Legacy Recruiting Agents listed have at least 2 Legacy Recruits.
 • Spotlight will picture the top 5 Legacy Recruiting Agents based on number of Legacy Recruits. Spotlight may picture more or less than 5 in case of a tie.
 ■ The number of YTD Legacy Recruits listed for Spotlight recognition may be different than the number of YTD Personal Recruits reported for Torchmark Achievement Award eligibility due to the counts being calculated differently.

*A Legacy Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$2,000 Net ALP

Living in the Shadow of a Legend

By Steve Surace
Regional Director of Sales

Take the risk. Take the chance. Put your heart and soul into it, because when you put your soul into it, you will become what you've always dreamed. You yourself will become a legend. — JAMIE BREWER

Some have worked hard and have achieved the status of Leader. And some of these have made a deep impact inspiring others in their profession, their community, their country and some an entire generation. These few are known as Legends. Their influence has spread like the proverbial pebble tossed in a pond.

Many aspiring leaders desire to walk in the shadow of these legends. In all walks of life one sees this played out, following a Legend in their chosen field: athletes, entertainers, performers, politicians and business professionals. Some are birthed into this arrangement and make a conscious choice to chase after the same destiny. Some examples are: NBA star Steph Curry who followed his father Dell Curry. Entertainer Miley Cyrus followed her father country music star Billy Ray Cyrus. Dale Earnhardt Junior followed his Father and Legend NASCAR driver, Dale Earnhardt Senior. Professional boxer Laila Ali followed her father, Legend Muhammad Ali. Actor Charlie Sheen followed in his father Martin Sheen's footsteps. And finally, politician George W. Bush followed his father President George Bush.

Others not fortunate enough to be born into a legendary shadow make their own choice to accept the tutelage of a legend in their chosen field. A good example is any assistant that has worked with legendary football coach Bill Parcells. A great example that may hit closer to home for most of us would be the example of Roger Smith following in the huge shadow of CEO and Founder of American Income Life, Bernard Rapoport, and Steve Greer, by choosing to leave a successful SGA position to follow CEO Roger Smith.

With so many choices in a profession, why would someone, either by blood or choice, follow a legend in their field, risking not measuring up and perhaps being lost in that shadow? Why would someone choose to be an underdog? Some may think following in the footsteps of a legend is a battle or a challenge that can't be won — or even a setup for failure. Let's face it, some choose the challenge and will never have the same impact that their mentor has had on their profession and many will never reach that legendary status themselves. The challenge is daunting and even if we don't match or supersede our mentor, that striving may still produce a victory achieved by very few. The saying comes to mind about shooting for the moon and if we fall short, we are still amongst the stars.

All of us reading this message have been selected and have risen to the level of Leadership in our great company. Many of us have followed another great leader. And a few of us are in the shadow of a legend. As different as we all may seem, I believe we all have a common denominator — the drive to serve others, passion for people, and the determination to win. We did not make this choice to lead because it was easy; as we all know, the path we chose is difficult.

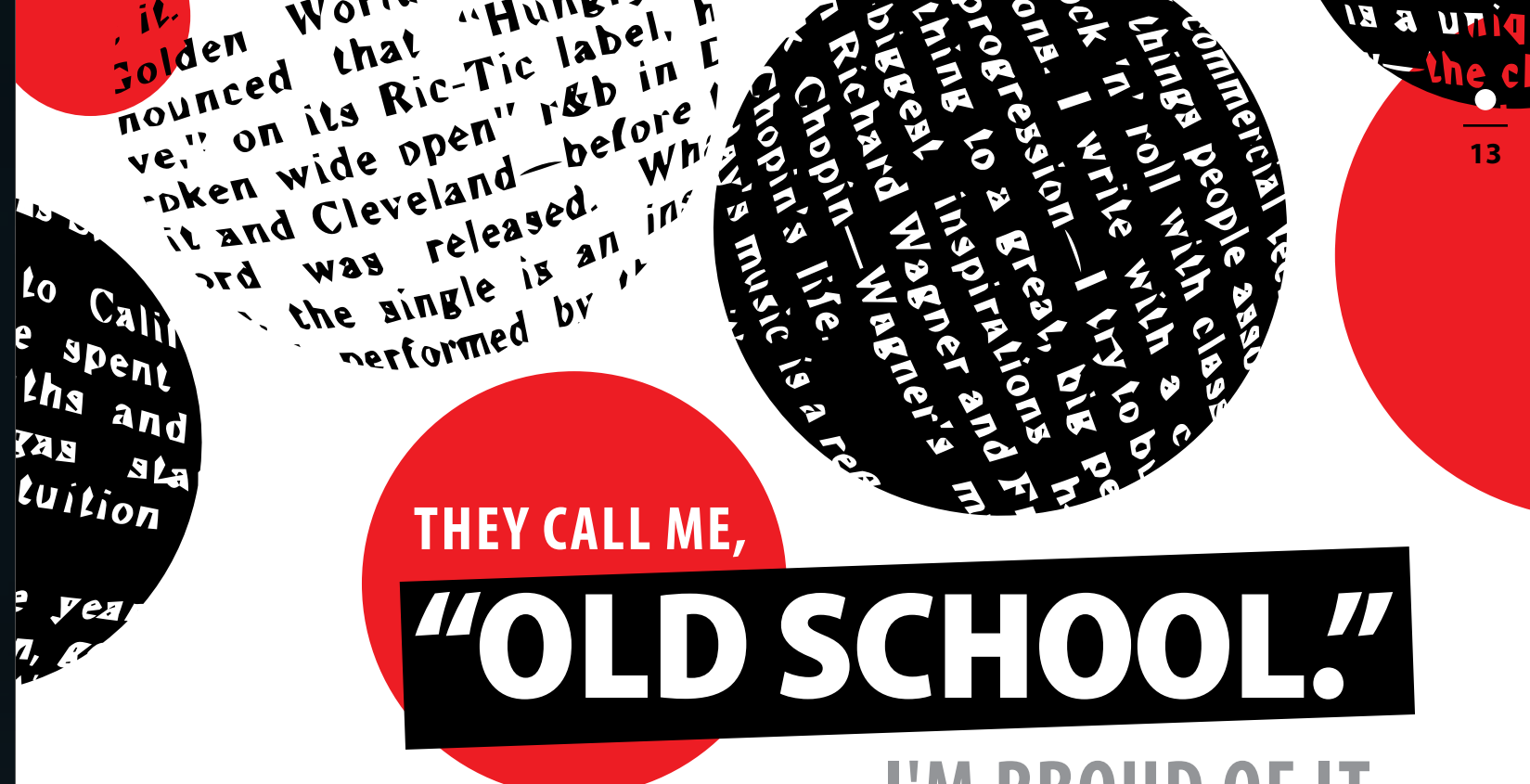
I think true leaders see things differently than others; we have a different perspective than most people ... that's what makes us unique. We invite the challenge, we understand Iron Sharpens Iron, and if we hang with legends or other successful people, we have a much better chance of becoming great as well. Some say, "Show me your 5 closest friends and I'll show you your future." If one of your closest 5 is a legendary leader, I bet your future looks good. To some, the challenge may seem too daunting, but to

the few that choose it, if they keep the right mindset and remain humble and coachable, the benefit of being mentored and coached by a Legend is so worth it. In my perspective, that kind of knowledge and education is priceless. I was taught by my mentor, who is also a legend in his own right and I've witnessed ...the 'greater the challenge, the greater the reward' played out many times. Our decisions will determine our destiny.

Leaders don't set out to become Legendary. Leaders that focus on becoming the kind of person others want to emulate will have an influence that is felt far beyond their personal reach. The path to becoming a legend first starts with becoming a great leader. To become a great leader you must first be a great learner. There is a big difference between someone who occupies a leadership position and a leader. Key elements of a leaders becoming legends are someone who:

- **Inspires** — Leaders connect with people on an emotional level to give them confidence and courage to make a change, often a personal sacrifice for the greater good. Leadership is a transfer of purpose, passion, optimism, and belief.
- **Teaches** — What lessons are people learning from you, not only through your words but through your actions? Do they see someone whose primary interest is in advancing their status or someone who is more interested in uplifting others and helping the team achieve its purpose?
- **Leads with Action** — Action is the evidence of motivation. Sustained action is the evidence of commitment.
- **Serves** — Are we leaders who serve our team? We must be selfless to our cause.
- **Invests in themselves** — All great leaders are lifelong students of leadership. We can't give out what we don't have.
- **Integrity** — By definition we must be honest and have strong moral principles. As Stephen Covey stated, if our character is flawed, our duplicity will breed distrust in everything we do.

Even though we don't set out to become legendary, we should embrace the challenge. We have all decided to take the torch from our mentor. Great leaders accept and embrace this responsibility. What we have been blessed with was meant to be shared and passed along. It is up to us to keep the flame lit, increase its size and to build upon what we have been gifted. For me, it's not only a choice but a responsibility, as I feel indebted and I must and I will repay what I have been gifted. We should thrive to become the best versions of ourselves, embrace the challenge, feel blessed to be in the shadow, do the right thing always, and in doing so, maybe one day, we will become **LEGENDARY.** ☘



THEY CALL ME, "OLD SCHOOL."

I'M PROUD OF IT.



Richard Meshulam
Vice President of Quality Business

LIFE INSURANCE IN THE FORM WE now refer to it has been around (according to Ronald Kessler, author of *The Life Insurance Game*) since 1583 when William Gybbon was insured for his life with a 1-year term plan. Mr. Gybbon who was a Salter of meat and fish passed away during that 1 year term and his beneficiary, Richard Martin, was paid the proceeds of the policy. Why do I go back 435 years? Because of the fact that the policy was in force and normal premium paying is why the benefit was paid.

In my 32+ year career with AIL I have had several favorable and some less favorable nicknames that were used when referring to me. However one that I am extremely proud of is "Old School." If it is old school to advise agents to push themselves away from a desk, get in a car, knock on someone's door and ask a lapsed policyholder: 'Why?' 'How can we better assist you?' 'Are you aware that the benefit that you set up for your family is no longer in force?' — then I wear this title with pride and honor.

I enjoy reading a newspaper each day. The

printed word on paper paints a picture. Journalists writing about the good, the bad, the tragedies and the injustices enlighten me. As I hold that paper (very much old school in these days of the internet) each and every day I read about an unfortunate person who has passed away, whether from natural causes, an untimely passing due to health, or at the hand of another. Invariably, whether in an article or an obituary, there has been a GoFundMe account set up to defray the expenses of the funeral.

The presentation we make discusses the expenses. We discuss having funds available for the children to go to college. We discuss the readjustment income. Back in my "Old School" days, we used the readjustment income over a 3-year period. The first year was to allow the spouse to cope with the unexpected loss of the breadwinner in the family. The second year monies were to allow the surviving spouse time to retrain to improve their income standing whether in the job they currently have or to move into a new industry at a higher wage. The third year money was there to permit the surviving spouse time to work their way up the ladder and increase their income so that the family would be able to continue to live in the manner that they were accustomed to.

With higher wages and larger face amounts of life insurance in 2018 and beyond, the funds for the family (beneficiaries) has increased along with the wages earned so instead of

3-year, now the readjustment income is for 5 years and beyond. Nothing has really changed. Old School to New Way of thinking.

The bottom line is that insurance does not one any good if the policy is not in force. The education benefit for the children is not there. The readjustment income is lost and gone. The child rider that would have been paid up until the children were to have reached the age of 21 and guaranteed convertible to 5X the face coverage is not available.

The opportunities are there for you to put the policies that you initially sold back on the books if they lapse, along with the policies written by other agents either in your hierarchy or not. All it takes is for you to work them "Old School." If putting full advances, increased bonuses and renewals in your pocket each and every month for your lifetime and beyond offends you, than just ignore the lapsed policies. Don't go after the policies that did not get issued to reopen and get them finalized. Someone else who wants to increase their net worth will. As for me, I would take a stack of lapsed, incomplete, NTO'd or cancelled policies over a stack of leads any day. Your return on investment is greater and for a longer term.

With all that said, my deepest of condolences to Richard Martin on the loss of your friend or family member William Gybbon (just 435 years delayed). ☘

The BUSINESS ATHLETE

By Sabrina Lloyd
State General Agent



HATE HIM OR LOVE HIM, YOU HAVE TO HAVE RESPECT FOR HIM.

When you think of someone who has been a game changer for an entire sport, you don't have to look any further than **FLOYD "MONEY" MAYWEATHER**.

He was first brought into the gym at 2 years old. At age 12, he competed in the Golden Gloves against 19 and 20 year olds... and won. At 19 he made his professional debut. He fought some great fighters through the years. Each fighter was different, but Mayweather was able to study them and adapt so he could conquer them. He retired from boxing with his record and legacy intact, surpassing Rocky Marciano's record of 49-0 to finish with an undefeated record of 50-0 in a 21-year boxing career. He has earned the title of **TBE, THE BEST EVER**.

Mayweather, like every great athlete, was not an overnight success. He put in the hours, even while his competitors slept, to **MASTER** his craft. His mantra is "Hard Work. Dedication." But there's a lot more to this great athlete than those three simple words. There is nothing simple in becoming **THE BEST** at what you do. Mayweather has said,

"EVERY FIGHTER HAS TO FEEL LIKE THEY ARE THE BEST. IF NOT, YOU'RE IN THE WRONG SPORT."

In sales, (our sport) we have to feel the same way. We must have confidence to be able to execute and produce results. Our confidence has to come from our intense and unrelenting training or it will be uncalled for and be seen as arrogance.

How confident are you when you walk into that home and sit at that kitchen table? How confident are you as you prospect and present? Are you training relentlessly to give yourself the psychological advantage that's required to win?

How many times a day do you train? Mayweather, when he is training for a fight, trains 4 times a day. When you walk into that home, you are walking into the ring and you are fighting for your name, the family you are looking to protect, and both of your legacies. If you lose the sale, there is no winner. Either you fight to win for both parties or you are responsible for both parties taking a loss.

In boxing you have 12 rounds. Look at each year of your career here like a round of boxing.

It takes a minimum of 10 years (10 rounds) to experience what lifetime renewals can do for you and your family. The last two are your icing on the cake! If you've been here longer, you know you constantly need to re-invent yourself to stay winning in the game. "A true champion can adapt to anything," says Mayweather.

Some agents are looking for the knockout in the first round. They are the ones that post a couple of big weeks or months, maybe even have a good year, and then they run out of gas. They are nowhere to be found. They couldn't last. They failed to endure. A business athlete is different. Like Mayweather, we have to be smart. Surround ourselves with great coaches. Train every day. Stay committed and be

dedicated for the long haul. Like in boxing, we can't just rely on will. We have to play smart and capitalize on this great opportunity. We need a strong chin to be able to take some hits, and we have to have **HEART** to do what most won't so later on we can live like most can't.

TO GET TO THE TOP, TO REACH THE PINNACLE, YOU HAVE TO BE WILLING TO OUT-TRAIN, OUT-WORK, OUT-PLAY AND OUT-LAST THE COMPETITION.

Although Mayweather is undefeated in his record, that doesn't mean he has never suffered through pain. Imagine seeing your mother addicted to drugs and your father incarcerated for selling drugs. Often our suffering activates a reservoir of strength. Mayweather applied himself **MORE** to his craft. He walked to the gym in the snow. He went to school during the day and stayed at the gym all night. When other kids were playing, he was sacrificing and building his skills. He was uncommon.

Do you find yourself acting uncommon around the very common? What are you doing right now to be seen in the future as **THE BEST EVER**? Are you able to adapt in the home? If you have a team, are you able to work with different players? If you want more, you must become more to handle more. Mayweather



TELL US how you relate sports or a sports figure to your career and life. If you see parallels between sports or sports figures and the AIL/NILICO life, submit your story of 500 words or less to lcry@ailife.com. If your story is selected, we'll give you a byline and feature your photo along with the article in a future issue of *Spotlight*.



MAYWEATHER

Jenya Matrosov / Shutterstock.com

was able to become a successful entrepreneur, what we are striving to achieve at American Income Life.

When asked what he can share about his career he said, "Everything takes time." He attributes surrounding himself with the right team and a deep sense of loyalty to that team that helped him master the sport of boxing.

Mayweather is an ultimate athlete. To be a business athlete requires extreme focus. You can't be distracted by outside noise. You are in the fight of your life. Make sure you **WIN**.

He may not be the fastest, may not be the strongest, but he is **THE BEST EVER** because he was able to train harder, study, adapt and **WIN LIKE NO ONE ELSE**.

As they say in boxing...."Gentlemen, let's do this....."

IT'S SHOWTIME. PLAY TO WIN.



Flickr.com photo used under Creative Commons from Ver en vivo En Directo.

AIL/NILICO WORLD SERIES 2018 FINAL RESULTS!

There were 3 CATEGORIES:

// TOTAL OF 15 WINNERS

MGA ROOKIES

Clint Perry
MGA Rookie Category

MGAs

Mark Dushaj
Category 1

Blake Higuchi
Category 2

Scott Wheeler
Category 3

Elyse Bryan
Category 4

Walter Icaza
Category 5-6

Hunter Houvener
Category 7-8

Kevin Appasamy
Category 9-10

RGAs

Matthew Diulus
Category 1

Christopher Hintz
Category 2

Ryan Wilson
Category 3

Mark Neilson
Category 4

Hemerson Gonzalez
Category 5-6

David Carpenter
Category 7-8

Sanaz Mirza Baig
Category 9-10



CONTEST WINNERS will be flown into DFW to attend a Texas Rangers game in the suite with Steve, David and Dom. Winners will also have an opportunity to be on the field for batting practice before the game.

Did you know?

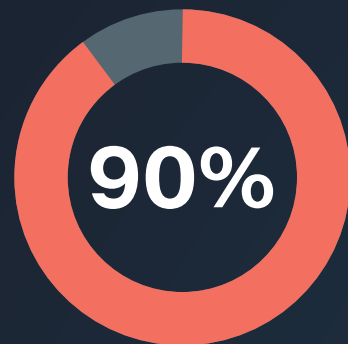
September is Life Insurance Awareness Month (LIAM).

This is the perfect opportunity to remind ourselves why we do what we do. It's our privilege and our responsibility to offer our clients protection from financial hardship. The more we know, the better equipped we are to help our clients understand the importance of life insurance for their families' financial futures.

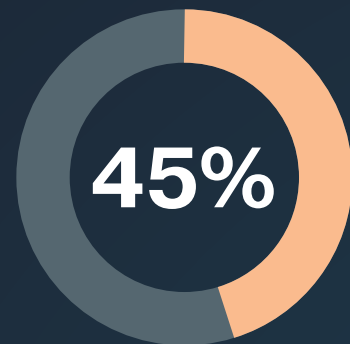
TOP REASONS TO BUY LIFE INSURANCE

- 1 To cover burial and other final expenses
- 2 To help replace lost income of the primary wage earner
- 3 To transfer wealth or leave an inheritance
- 4 To help pay off the mortgage
- 5 To help supplement retirement income

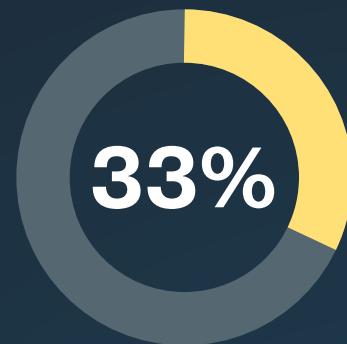
2018 LIFE INSURANCE STUDY KEY FINDINGS



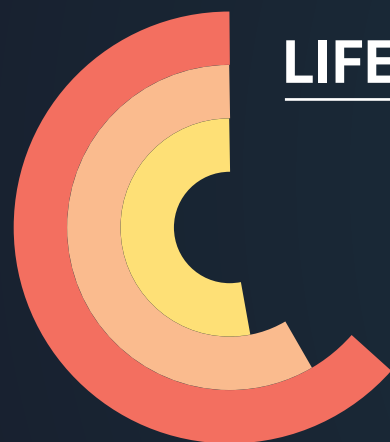
of respondents believe a family's primary wage earner **needs to own life insurance**



of respondents own an **individually purchased** life insurance policy



of those who own life insurance wish **their spouse or partner would purchase more**

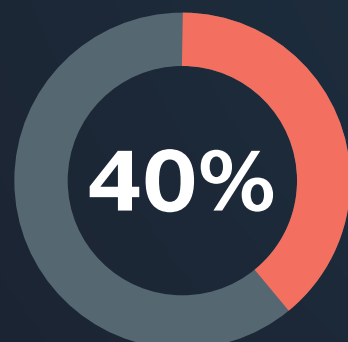


LIFE INSURANCE PURCHASE BARRIERS

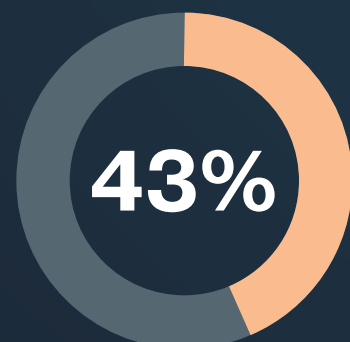
63% say it's **too expensive** though most consumers overestimate the cost of life insurance three times more than its actual cost

61% say they have **other financial priorities**

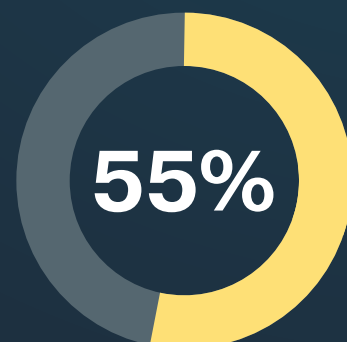
52% say they have **as much as they need**



of Millennials do not understand much about life insurance and **need further education**



of Millennials say **no financial professional has approached** them for life insurance



of millennials would research life insurance online, but purchase **from a financial professional**

MIKE VAN DELFT

General Agent, Satti-Kanaan SGA Office

I visited with a couple and their son, who was in his late 30s. The parents purchased moderate coverage, but the son purchased a large policy. The son canceled his policy after only two months, and passed away shortly thereafter, leaving a wife and 3 kids with nothing. The parents were freaked out and both bought maxed out coverage, even though it came with a hefty monthly premium. After 2 months, they canceled and the husband died shortly thereafter. This time, the mom (and widow) took out a big policy and has kept it up!

STEPHANIE KELL

Regional Director of Sales

I received a call at 4:15am from a client whose husband died at the hospital following a horrific shooting that took the lives of 2 innocent men. He was a paramedic finishing his shift, stopped for gas on the way home and ended up in the wrong place at the wrong time. He left behind his wife and 6 children under the age of 17. Because they had our full circle of protection, they were able to keep their home, his funeral was paid for in full, and income protection allowed the wife to take a leave of absence from work to help the children grieve. Attending the services solidified for me, ONCE AGAIN, the power of what we do.

DUSTIN VENEKAMP

State General Agent

I was in my first 4 months with ALL, working in Rapid City, a small town in South Dakota. I went to a friend's house and presented to her parents, but I didn't really understand that my role needed to change, so I was still just a friend of their daughter's in their home for a visit. I wasn't professional; I failed to take my role seriously. They didn't buy and a month later the dad died. If I had treated that visit as seriously as I should have, I could have helped the family through a really tough time. I had to learn to get outside myself and do what's best for families.

ANDY BATTEN

Regional General Agent, Vasu SGA Office

One client was a single father who wanted to get a \$150 a month policy, but decided to wait till after his 5-year old son's birthday. He wanted the extra money to spend on the party. We showed up a month later after his cousin sponsored him back into the program. When we showed up to the appointment, the grandmother answered the door in tears — the guy had been killed in a car accident on the way home from work the day before. He was a single father of 5 kids.

HOLLY BONHURST

General Agent, Vasu SGA Office

I had a client I was trying to visit but the client kept rescheduling. I was not as persistent as I should have been to make the appointment happen before I was moved from the area and went on to serve other families. Fast forward to August and I was placed back in that area so I reached out to the client. She sounded a little different on the phone but I didn't think anything of it and we scheduled an appointment. Her husband let me in. I saw the wife, who is now paralyzed from the waist down with limited mobility to her upper body from a wreck that happened two months prior. Her injuries caused her to have a stroke and now she is uninsurable. Had I been more persistent, I could have covered that family and had something in place to help with expenses from her time in the hospital. Because of the loss of a paycheck and all of the medical bills, they could only now afford a small policy on the husband. When things like this happen it's a wake-up call for people in our line of work. The urgency to put something in place to protect families has to be behind everything we do.

SARAH DUFRECHOU

PR Marketing Specialist

A few years ago, I was working with an association and a very young woman was killed in a tragic accident. It was devastating not only to her family but to the organization as well. I was asked to attend an annual meeting to present the claim check to the family. When I handed the check to the mother, the entire room stood up and applauded, not for me, but just for what this moment meant to that family. It meant the family was able to cover some sudden expenses that came up with her accident. It was a healing moment for the family and the entire organization as well. I'm very proud of what we do.

Protect what matters.

Why we do what we do



CATEGORY I



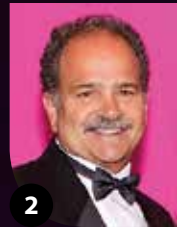
1 JESSICA TREYBICK
POUGHKEEPSIE, NY



2 DAVID SCALISI
MANLIUS, NY



1 AL WALL
HOLLAND LANDING, ON



2 GEORGE FARENTHOLD
WASHINGTON, DC



1 DONALD SPOHN
REYNOLDSBURG, OH



2 TONY ANDERSON
INDIANAPOLIS, IN

CATEGORY II

CATEGORY III

CATEGORY IV



1 RANDY STOCKLEY
TWILLINGATE, NL



2 STEPHEN MATOUS
DETROIT, MI



1 CAS ROBINSON
NEPEAN, ON



2 CARL ZABLOTNY
LAS VEGAS, NV



1 CRYSTAL SENOUR
ANNANDALE, NJ



2 JANIS PITTS
BOSSIER CITY, LA

CATEGORY V

CATEGORY VI

CATEGORY VII



1 DONNA ALTSHUE
NORMAL, IL



2 KATY HOGGE
CENTERVILLE, UT



1 LISA QUEENER
SUMMERSVILLE, WV



2 CHAS ROBINSON
OTTAWA, ON

CATEGORY VIII

TOP MANAGERS

CATEGORY I



1 DEBORAH BOLES
COQUITLAM, BC

CATEGORY II



1 CHRISTA DAVIS
KATY, TX

CATEGORY III



1 AMANDA MLINAZ
PLYMOUTH, WI

INDIVIDUAL REPS: JULY

Category	Rank	Rep	Cards	Obj	% Obj
I	1	Jessica Treybick	2,608	1,711	152.4%
	2	David Scalisi	2,156	1,565	137.8%
	3	Mark Gagliardi	1,722	1,617	106.5%
II	1	Al Wall	4,233	1,235	342.7%
	2	George Farenthold	1,779	1,305	136.3%
	3	Travis Daniels	1,557	1,332	116.9%
III	1	Donald Spohn	2,913	1,159	251.4%
	2	Tony Anderson	2,154	1,124	191.6%
	3	Irene Rurycz	1,761	1,106	159.2%
IV	1	Randy Stockley	5,958	991	601.0%
	2	Stephen Matous	1,848	935	197.7%
	3	Steve Orcherton	1,855	947	195.9%
V	1	Cas Robinson	2,463	832	296.0%
	2	Carl Zablotny	1,760	863	204.0%
	3	Vivian Dwyer	1,540	912	168.8%
VI	1	Crystal Senour	1,912	714	267.7%
	2	Janis Pitts	2,031	791	256.7%
	3	Maria Siero	1,839	804	228.8%
VII	1	Donna Altshue	967	627	154.2%
	2	Katy Hogge	888	586	151.6%
	3	Jerry Hartnett	852	633	134.6%
VIII	1	Lisa Queener	1,511	463	326.3%
	2	Chas Robinson	1,444	491	293.9%
	3	Timothy Surman	1,186	489	242.7%
Rookie	1	Lisa Queener	1,511	463	326.3%
IceBreaker	1	Timothy Surman	1,186	489	242.7%

ALL TIME RECORD: 18,960 Cards

INDIVIDUAL REPS: YTD

Category	Rank	Rep	Cards	Obj	% Obj
I	*1	Jessica Treybick	13,164	11,976	109.9%
	2	David Scalisi	10,319	10,952	94.2%
	3	Mark Gagliardi	9,968	11,321	88.1%
II	*1	Al Wall	12,575	8,646	145.4%
	2	Kathy Pappas	12,074	9,001	134.1%
	3	Darrell Dorey	11,454	9,879	115.9%
III	*1	Tony Anderson	10,402	7,871	132.2%
	2	Rebecca Klebsch	8,304	8,087	102.7%
	3	Timothy Leary	7,037	7,245	97.1%
IV	*1	Randy Stockley	10,067	6,940	145.1%
	2	Steve Orcherton	6,623	6,630	99.9%
	3	Krissa Hensley	6,956	7,214	96.4%
V	*1	Vivian Dwyer	8,800	6,385	137.8%
	2	Cas Robinson	7,421	5,824	127.4%
	3	Carl Zablotny	7,230	6,038	119.7%
VI	*1	Maria Siero	6,199	5,627	110.2%
	2	Jeffrey Hapke	4,300	4,660	92.3%
	3	Mark Flemm	4,261	5,225	81.5%
VII	*1	Kevin McKeen	6,898	4,484	153.8%
	2	Donna Altshue	5,774	4,389	131.5%
	3	Melissa Lively	5,590	4,336	128.9%
VIII	*1	Gabriela Berloni	6,490	1,829	354.9%
	2	Lisa Queener	10,645	3,241	328.5%
	3	Bryan Uhl	5,026	3,698	135.9%

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

MANAGERS: JULY

Category	Rank	Manager	Cards	Obj	% Obj
I	1	Deborah Boles	13,375	7,266	184.1%
	2	Tami Williams	8,303	7,438	111.6%
II	1	Christa Davis	6,454	5,175	124.7%
	2	Judy Spade	7,013	6,286	111.6%
III	1	Amanda Mlinaz	5,095	4,722	107.9%
	2	Billy Sauers	3,994	3,789	105.4%

MANAGERS: YTD

Category	Rank	Manager	Cards	Obj	% Obj
I	*1	Tami Williams	53,073	52,064	101.9%
	2	Deborah Boles	50,961	50,865	100.2%
II	*1	Christa Davis	32,586	36,226	90.0%
	2	John Keliher	31,513	35,805	88.0%
III	*1	Chuck Hill	30,167	32,380	93.2%
	2	Amanda Mlinaz	27,267	33,056	82.5%

MOST ORIGINAL CARDS GENERATED: YTD

- 1** GABRIELA BERLONI 4,924
- 2** RONA PILEGGI SPANO 3,429
- 3** JESSICA TREYBICK 3,353



1 GABRIELA BERLONI
TORONTO, ON

PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

Rep Categories I-VIII assigned using average of leads generated last 3 years. For Reps with less than 3 years of service, 425 cards per month was applied for months with no production unless the average of their actual production was higher. To be recognized at Convention, Rep must meet minimum 80% of Objective.

Manager Categories I-III assigned using average of lead production last 3 years for their respective territories. To be recognized at Convention, Manager must meet minimum 80% of Objective.



1 MATTHEW ZANG
SAINT PAUL, MN



2 KATIE MASSART
COCHRANE, AB



3 KRISTINA JOACHIM
SAINT PAUL, MN



4 ANDREW HASKINS
KIRKLAND, WA



5 ERIKKA MICHAELS
ANCHORAGE, AK



6 MICHAEL VAN DELFT
HALIFAX, NS



7 JENNY KIM
SAN JOSE, CA



8 KAYLA MCIVER
LOWRY, MN



9 RAHUL BHAGWAKAR
SCHAUMBURG, IL



10 ALEXANDER PHAM
SURREY, BC



11 ERNA GASANIN
NASHVILLE, TN



12 MATTHEW A WILSON
HENDERSONVILLE, TN



13 AUSTIN ROCKALL
WINNIPEG, MB



14 IRMA GALLARDO
GARDEN GROVE, CA



15 KENAN HYSENI
WINNIPEG, MB



16 ALEXANDRA HAILEY
ASHLAND, VA



17 JACOB GARZA
PHOENIX, AZ



18 DIANA AL ALI
GREELY, ON



19 ASHLEY RUST
INDIANAPOLIS, IN



20 ARMANDO RIVERA
EVERETT, WA



KENNETH SELF
TROY, MI



ROGER FREDERICKICKS
LAS VEGAS, NV



KARINA ESCOBAR
COLUMBUS, OH

JULY

Rank	Net ALP	NTG	RET	MGA	SGA
1	Matthew Zang	\$97,601	83.8	Ryan Stenglein	Altig-Orlovic
2	Katie Massart	\$84,264	88.4	John McGrath	Altig-Orlovic
3	Kristina Joachim	\$53,759	75.7	Ryan Stenglein	Altig-Orlovic
4	Andrew Haskins	\$52,492	80.3		Altig-Orlovic
5	Erikka Michaels	\$52,135	81.6	Joshua Olin	Altig-Orlovic
6	Michael van Delft	\$51,997	94.7	Scott Wheeler	Satti-Kanaan
7	Jenny Kim	\$51,971	80	Mark Neilson	Altig-Orlovic
8	Kayla McIver	\$51,753	88	Ryan Stenglein	Altig-Orlovic
9	Rahul Bhagwakar	\$50,496	99	Marian Sertler	Sabrina Lloyd
10	Alexander Pham	\$50,494	74.8	Bruce Viaje	Altig-Orlovic
11	Erna Gasanin	\$50,285	78.1	Robert R Hamilton	Altig-Orlovic
12	Matthew A Wilson	\$48,279	85.8	Robert R Hamilton	Altig-Orlovic
13	Austin Rockall	\$46,377	92	Sara Vaz	Altig-Orlovic
14	Irma Gallardo	\$45,979	81.6	Trenton Miller	Altig-Orlovic
15	Kenan Hyseni	\$42,838	75.8	Sara Vaz	Altig-Orlovic
16	Alexandra Hailey	\$39,527	92	Jonni Ng	Altig-Orlovic
17	Jacob Garza	\$39,315	81.5	Dustin Dunbar	Dustin Venekamp
18	Diana Al Ali	\$37,749	78.5	Yussuf El-Zein	Altig-Orlovic
19	Ashley Rust	\$35,802	83.3		James Cunningham
20	Armando Rivera	\$35,491	94	Hunter Houvener	Altig-Orlovic
21	Elizabeth Garcia	\$35,360	93.8	Zach Otto	Sabrina Lloyd
22	Jacqueline Kabluyen	\$35,230	76.0	Ryan Kendl	Altig-Orlovic
23	Carlo Trinidad	\$34,556	86.4	Bobby Gujral	Altig-Orlovic
24	Priscila Gonzalez	\$34,010	75.0	Mark Neilson	Altig-Orlovic
25	Evelin Castro-Sharif	\$32,702	92.4	Mark Neilson	Altig-Orlovic
26	Muhammed Ashraf	\$32,109	87.7	Mahadai Kryshundayal	Theodore Pappas
27	Johnathon Bogoslawski	\$31,799	75.3	Sara Vaz	Altig-Orlovic
28	Nasr Nasr	\$31,113	92	Meardey Kim	Altig-Orlovic
29	Jordon Graham	\$30,379	89.0	Zach Otto	Sabrina Lloyd
30	Manique Sala	\$30,046	76.3	Elyse Bryan	Souley Bah
31	Joey Kennedy	\$29,661	81.0		Altig-Orlovic
32	Alyssa Libby	\$29,176	91	Craig Strompf	Cindy Furer
33	Brock Lampe	\$29,015	87.9	Dustin Dunbar	Dustin Venekamp
34	Yadollah Pourjalali	\$28,730	78.6		Cohen-Cohen
35	Tania Salas Hurtado	\$28,719	92	Mark Neilson	Altig-Orlovic
36	Vipul Shah	\$28,584	100	Harjeet Rana	Imran Satti
37	Joel Trask	\$28,234	82.5	Scott Wheeler	Satti-Kanaan
38	Courtney Halldorson	\$27,264	86	Carlo Buhay	Altig-Orlovic
39	Angela Waller	\$27,237	94.1	Patrick Rieger	A-O-Stenglein
40	Courtney Lavitch	\$27,082	96.3	Sean Velasquez	Cohen-Cohen
41	Roghie Hassan Loo	\$26,946	83.2	Roghie Hassan Loo	Chalom-Paz
42	Steven Dell	\$26,653	84	James Keefer	Simon Arias
43	Monica Montgomery	\$26,383	90	Monica Montgomery	Michael Vasu
44	Douglas Clarke	\$26,315	80.3	Joshua Jackson	Joseph Diecedue
45	Tyler McKnight	\$25,891	75.3	Tina Janti	Altig-Orlovic
46	Isaiah Banks	\$25,723	84	Alex Smith	Altig-Orlovic
47	Ryan Bevan	\$25,710	78.1	Sara Vaz	Altig-Orlovic
48	Kevin Davis	\$25,457	81.3	Kevin Davis	Tom Williams
49	Desada Curri	\$25,444	100	Mark Dushaj	Zachary Hart
50	Hazem Aboueldahab	\$24,998	81.8	John McGrath	Altig-Orlovic

ALL TIME RECORD: \$173,887 Net ALP

YTD

Rank	Net ALP	NTG	RET	MGA	SGA
*1	Katie Massart	\$257,990	88.4	John McGrath	Altig-Orlovic
*2	Michael van Delft	\$247,087	94.7	Scott Wheeler	Satti-Kanaan
*3	Roghie Hassan Loo	\$237,446	83.2	Roghie Hassan Loo	Chalom-Paz
*4	Matthew Zang	\$199,662	83.8	Ryan Stenglein	Altig-Orlovic
*5	Muhammed Ashraf	\$180,583	87.7	Mahadai Kryshundayal	Theodore Pappas
*6	Brooklyn Mims	\$177,784	80.5		Moswen Taylor
*7	Oleg Novitchii	\$171,194	86.8	Matthew Parks	Surace-Smith
*8	Irma Gallardo	\$157,859	81.6	Trenton Miller	Altig-Orlovic
*9	Kevin Gillum	\$152,007	87.5	Marc Salvaggi	Surace-Smith
*10	Phi Phan	\$150,941	82.6	Gary Slocum	Desi Dimitrova
11	Jenny Kim	\$147,417	80	Mark Neilson	Altig-Orlovic
12	Joel Trask	\$139,825	82.5	Scott Wheeler	Satti-Kanaan
13	Steven Dell	\$137,660	84	James Keefer	Simon Arias
14	Mark Lomonaco	\$132,723	82.9	Tina Janti	Altig-Orlovic
15	Joshua Dishong	\$132,115	82.4	Joshua Dishong	Surace-Smith
16	Max Quasem	\$131,965	86.3		Cohen-Cohen
17	Hazem Aboueldahab	\$131,925	81.8	John McGrath	Altig-Orlovic
18	Elizabeth Garcia	\$130,218	93.8	Zach Otto	Sabrina Lloyd
19	Elhanan Sing	\$129,091	83.9	Scott Wheeler	Satti-Kanaan
20	Brock Lampe	\$128,099	87.9	Dustin Dunbar	Dustin Venekamp
21	Ryan Vance	\$127,834	90.9	Marc Salvaggi	Surace-Smith
22	Jordon Graham	\$126,610	89.0	Zach Otto	Sabrina Lloyd
23	Richard Carter	\$125,955	97.0	Alex Smith	Altig-Orlovic
24	Kristina Joachim	\$123,339	75.7	Ryan Stenglein	Altig-Orlovic
25	Joey Kennedy	\$122,369	81.0		Altig-Orlovic
26	Johnathon Bogoslawski	\$121,627	75.3	Sara Vaz	Altig-Orlovic
27	Mike Reed	\$121,348	85.1	Meaghan Krecsko	Altig-Orlovic
28	Jacqueline Kabluyen	\$120,904	76.0	Ryan Kendl	Altig-Orlovic
29	Ian Pickett	\$119,580	84.6	Shai Mate	Altig-Orlovic
30	Mack Hanna	\$117,860	89	Rodney Ward	Zachary Hart
31	Matthew A Wilson	\$117,495	85.8	Robert R Hamilton	Altig-Orlovic
32	Carlo Trinidad	\$116,115	86.4	Bobby Gujral	Altig-Orlovic
33	Abraham Mogilevsky	\$114,157	81.9	Bobby Szwaja	Theodore Pappas
34	Alexander Pham	\$113,443	74.8	Bruce Viaje	Altig-Orlovic
35	Casey Jarratt	\$113,005	82	Mark Neilson	Altig-Orlovic
36	Erna Gasanin	\$111,968	78.1	Robert R Hamilton	Altig-Orlovic
37	Yadollah Pourjalali	\$111,765	78.6		Cohen-Cohen
38	Mario Hajro	\$111,573	81.5	Joshua Dishong	Surace-Smith
39	Andrew Chambers	\$110,597	73.7	Andrew Chambers	Philip Prata
40	Andrew Bishop	\$108,840	86.8	Nicholas Lorence	Altig-Orlovic
41	Dina Boghdady	\$108,715	90.7	Luay Ghawi	Altig-Orlovic
42	Kenan Hyseni	\$108,637	75.8	Sara Vaz	Altig-Orlovic
43	Manique Sala	\$105,912	76.3	Elyse Bryan	Souley Bah
44	Dustin Dunbar	\$105,555	85.7		Dustin Venekamp
45	Erikka Michaels	\$105,154	81.6	Joshua Olin	Altig-Orlovic
46	Daniel Prinzo	\$105,145	90.9	Marc Salvaggi	Surace-Smith
47	Magaly Una	\$105,079	90	Shahab Mahdavejad	Theodore Pappas
48	Steven Sparkes	\$104,751	88.0	Brandon Summerton	Altig-Orlovic
49	Adem Abdula	\$103,615	80.6	Corey Helly	Giglione-Ackerman
50	Richard Sidoti	\$103,185	82.1	Nicholas Lorence	Altig-Orlovic

ALL TIME RECORD: \$173,887 Net ALP

ICEBREAKERS

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

SUPERVISING AGENTS



JULY

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Shiv H Patel	\$92,516	\$102,160		80.8	Marian Sertler Sabrina Lloyd
2	Xander Davis	\$55,814	\$55,485	84		Ryan Stenglein Altig-Orlovic
3	Yi Sun	\$51,478	\$57,518	97		Harjeet Rana Imran Satti
4	Kinga Filipiak	\$50,037	\$55,615	87		Patrycja Grudzinska Sabrina Lloyd
5	Carolyn George	\$36,981	\$40,606	85		Duane Shaw Sabrina Lloyd
6	Ernesto Delgadillo	\$36,096	\$40,722	98		Stuart Pagan Mathew Hart
7	Sergio Carta	\$35,878	\$38,228	92		Walter Icaza Beto Quintero
8	Elijah Brown	\$35,580	\$51,836		89.7	Brenda Fox Hart-McCallum
9	Adrienne Bragas	\$34,544	\$34,544	88		Joseph Tomanovich Altig-Orlovic
10	Cole Hatfield	\$33,223	\$41,378	90		Tyler Worstell Simon Arias
11	Nathan Sanzo	\$31,001	\$36,967	95		Michael Russin Simon Arias
12	Michael Ezeafulukwe	\$30,875	\$35,317	91		Duni Olusegun James Cunningham
13	Ethan Dewyer	\$30,109	\$40,291	90		Anthony Greco Slav Bitman
14	Taulant Bane	\$27,058	\$22,010		85.9	Joshua Dishong Surace-Smith
15	Joseph Harnden	\$27,020	\$31,718		83.6	Cody Terrell Michael Vasu
16	Aref Sayegh	\$26,822	\$45,865	86		Satti-Kanaan
17	Brittany Luke	\$26,815	\$46,155	87		Jeffrey Hudson Zachary Hart
18	Manale El Awad	\$26,792	\$28,050		86.3	Christopher Muraca Albert Serur
19	Rovena Lulgjuraj	\$26,418	\$23,910	85		Mark Dushaj Zachary Hart
20	Brendan Bradfield	\$26,127	\$38,670		74.3	Sarah McDermott Zachary Hart

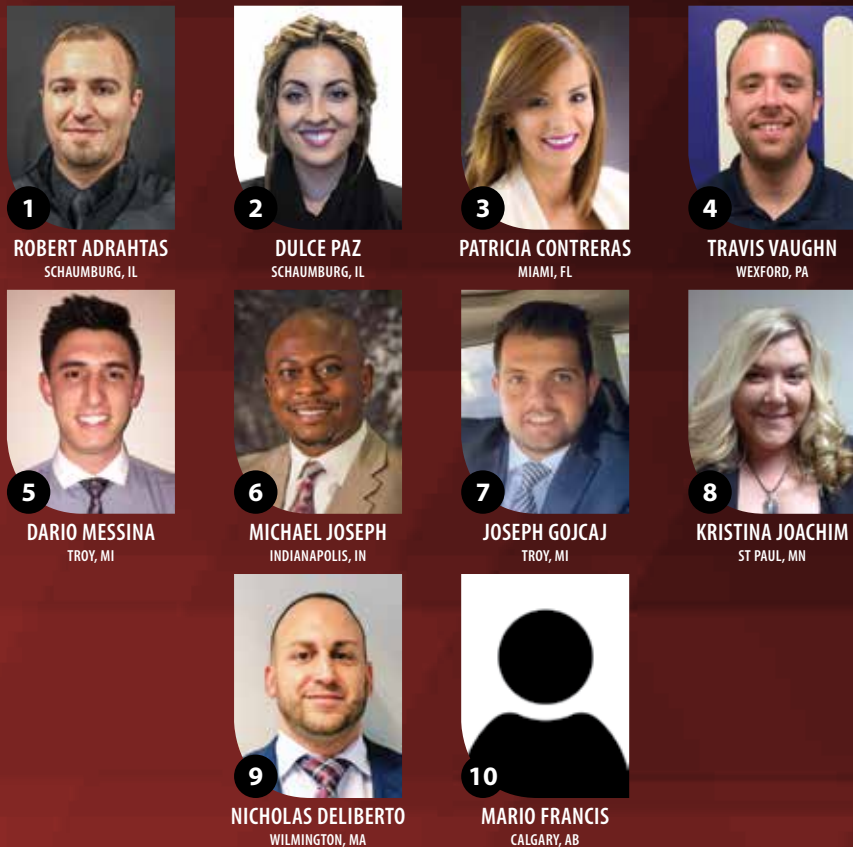
ALL TIME RECORDS: \$268,100 1st 6 Mo Agt — JEFFREY HUDSON | \$268,100 Net ALP — JEFFREY HUDSON

YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Yi Sun	\$195,818	\$228,475	97		Harjeet Rana Imran Satti
*2	Shiv H Patel	\$166,143	\$197,546		80.8	Marian Sertler Sabrina Lloyd
*3	Carolyn George	\$157,880	\$177,684	85		Duane Shaw Sabrina Lloyd
*4	Kinga Filipiak	\$147,442	\$178,336	87		Patrycja Grudzinska Sabrina Lloyd
*5	Edward Leon	\$140,749	\$187,235	87		Mark Dushaj Zachary Hart
6	Ethan Dewyer	\$133,140	\$181,923	90		Anthony Greco Slav Bitman
7	Aref Sayegh	\$132,756	\$225,787	86		Satti-Kanaan
8	Carey Hartman	\$132,314	\$182,369	87		Michael Russin Simon Arias
9	Christian Gojcaj	\$125,229	\$211,866	89		Darcy Schrieber Zachary Hart
10	Manuel Diaz	\$121,353	\$162,923	87		Reynolds Akuamoaa Theodore Pappas
11	Rangi Witika	\$120,512	\$143,121	93		Alipate Makau Steve Friedlander
12	Taulant Bane	\$119,697	\$217,311		85.9	Joshua Dishong Surace-Smith
13	Amber Fitzmartin	\$114,661	\$167,949		74.2	Daniel Dunham Simon Arias
14	Cole Hatfield	\$109,375	\$159,720	90		Tyler Worstell Simon Arias
15	Mariam Shahid	\$109,195	\$179,420		73.4	Shahab Mahdavinejad Theodore Pappas
16	Elijah Brown	\$109,104	\$166,772		89.7	Brenda Fox Hart-McCallum
17	Fili Arango	\$109,045	\$145,563		74.1	Mark Neilson Altig-Orlovic
18	Dana Velez	\$102,230	\$126,353	91		Walter Icaza Beto Quintero
19	Xander Davis	\$98,310	\$119,011	84		Ryan Stenglein Altig-Orlovic
20	Manale El Awad	\$97,616	\$131,398		86.3	Christopher Muraca Albert Serur

ALL TIME RECORDS: \$593,315 1st 6 Mo Agt — PATRYCJA GRUDZINSKA | \$659,568 Net ALP — GEORGE KAMEL

GENERAL AGENTS



JULY

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Robert Adrahtas	\$90,128	\$105,984		78.9	Marian Sertler Sabrina Lloyd
2	Dulce Paz	\$80,454	\$114,208	83		Patrycja Grudzinska Sabrina Lloyd
3	Patricia Contreras	\$72,448	\$95,794		77.3	Walter Icaza Beto Quintero
4	Travis Vaughn	\$63,891	\$113,508	85		Michael Russin Simon Arias
5	Dario Messina	\$61,942	\$82,291		80.3	Mark Dushaj Zachary Hart
6	Michael Joseph	\$53,668	\$75,798	87		Duni Olusegun James Cunningham
7	Joseph Gojcaj	\$52,489	\$98,431	87		Mark Dushaj Zachary Hart
8	Kristina Joachim	\$52,096	\$61,923		93.2	Ryan Stenglein Altig-Orlovic
9	Nicholas Deliberto	\$49,934	\$71,678		73.5	Christopher Muraca Albert Serur
10	Mario Francis	\$49,689	\$49,689	97		Matthew Neish Altig-Orlovic
11	Yohan Jayasingha	\$48,980	\$55,020	100		Harjeet Rana Imran Satti
12	Mario Hajro	\$45,051	\$82,861		82.6	Joshua Dishong Surace-Smith
13	Benjamin de Zwart	\$44,487	\$48,799	96		Carlo Buhay Altig-Orlovic
14	Heriberto Chavez	\$42,544	\$54,149	87		Andrew McQuade Richard Correa
15	Blake Tomblin	\$41,346	\$72,611	93		Tyler Worstell Simon Arias
16	Phillip Waisman	\$41,211	\$77,012		80.2	Satti-Kanaan
17	Dominic Facchini	\$39,910	\$68,328	86		Jeffrey Hall Albert Serur
18	Steven Phillips	\$39,457	\$80,180	90		Brenda Fox Hart-McCallum
19	Timothy Wilson	\$39,247	\$38,665	82		Ryan Wilson Philip Prata
20	Luc Do	\$38,922	\$38,922		86.9	Jonni Ng Altig-Orlovic

ALL TIME RECORDS: \$470,416 1st 6 Mo Agt — JEFFREY HUDSON | \$473,032 Net ALP — JEFFREY HUDSON

YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Patricia Contreras	\$407,873	\$516,906		77.3	Walter Icaza Beto Quintero
*2	Dulce Paz	\$379,006	\$494,075	83		Patrycja Grudzinska Sabrina Lloyd
*3	Robert Adrahtas	\$364,499	\$493,252		78.9	Marian Sertler Sabrina Lloyd
*4	Aaron Piotrowski	\$281,263	\$360,450	84		Zach Otto Sabrina Lloyd
*5	Michael Joseph	\$278,431	\$409,476	87		Duni Olusegun James Cunningham
6	Travis Vaughn	\$276,854	\$543,370	85		Michael Russin Simon Arias
7	Joseph Gojcaj	\$275,625	\$427,264	87		Mark Dushaj Zachary Hart
8	Jenny Kim	\$263,887	\$532,034	89		Mark Neilson Altig-Orlovic
9	Phillip Waisman	\$256,337	\$514,450		80.2	Satti-Kanaan
10	Rosemary Soto	\$249,245	\$345,127	89		Hemerson Gonzalez Beto Quintero
11	Ryan Ohm	\$241,675	\$420,500		80.6	Brody Maughan-Evanson Simon Arias
12	Mario Hajro	\$231,147	\$751,742		82.6	Joshua Dishong Surace-Smith
13	Logan Holle	\$219,774	\$262,554	83		David Carpenter Dustin Venekamp
14	Landon Schlag	\$211,732	\$392,027		75.2	Matthew Turnquist Richard Correa
15	Heriberto Chavez	\$210,952	\$265,648	87		Andrew McQuade Richard Correa
16	Michael van Delft	\$207,694	\$744,330		81.9	Scott Wheeler Satti-Kanaan
17	Jennifer Reed	\$207,690	\$311,243		78.3	Aaron Parks Simon Arias
18	Nadia Feleti	\$200,358	\$256,717	93		Alipate Makau Steve Friedlander
19	Brent Bowling	\$198,405	\$946,768		83.6	Marc Salvaggi Surace-Smith
20	Dominic Facchini	\$196,457	\$296,384	86		Jeffrey Hall Albert Serur

ALL TIME RECORDS: \$1,565,713 1st 6 Mo Agt — MEGAN JOHNSON | \$1,751,795 Net ALP — BRENT BOWLING



MARK NEILSON
MILPITAS, CA



BOBBY GUJRAL
SURREY, BC



DANIEL G JOHNSON
EARTH CITY, MO



ELYSE BRYAN
LANHAM, MD



YUSSUF EL-ZEIN
OTTAWA, ON



CHRISTOPHER BENTLEY
CALGARY, AB



BRODY MAUGHAN-EVANSON
WEXFORD, PA



HUNTER HOUVENER
LYNWOOD, WA



STEPHEN GIDDENS
HOUSTON, TX



FELIPE MACHADO-SANTANNA
WARWICK, RI



Rookie

DAVID CARPENTER
PHOENIX, AZ

JULY

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Mark Neilson	274.8%	\$583,907	\$155,798	74.5	Altig-Orlovic	
Ryan Stenglein	168.1%	\$363,129	\$135,449	78.8	Altig-Orlovic	
Sara Vaz	167.0%	\$315,738	\$118,237	79.1	Altig-Orlovic	
II Bobby Gujral	71.3%	\$154,207	\$90,022	78.6	Altig-Orlovic	
Sean Velasquez	40.9%	\$136,023	\$96,569	81.7	Cohen-Cohen	
Blake Higuchi	5.8%	\$116,349	\$109,957	76.1	Altig-Orlovic	
III Daniel G Johnson	219.6%	\$275,664	\$86,251	79.8	Hart-McCallum	
Jake Yagjian	117.2%	\$176,377	\$81,196	76.0	Albert Serur	
Elias Boles	64.0%	\$140,866	\$85,894	76.8	Oldham-Gryska	
IV Elyse Bryan	130.8%	\$155,419	\$67,349	75.5	Souley Bah	
Paul Kelly	51.1%	\$98,180	\$64,987	79.0	Steve Friedlander	
Matthew Diulus	49.2%	\$95,208	\$63,817	80.3	Simon Arias	
V Yussuf El-Zein	198.8%	\$176,145	\$58,953	76.2	Altig-Orlovic	
Luay Ghawi	160.7%	\$133,546	\$51,231	87.3	Altig-Orlovic	
Thomas Vena	116.7%	\$112,097	\$51,725	86.0	Simon Arias	
VI Christopher Bentley	196.5%	\$131,691	\$44,409	75.1	Altig-Orlovic	
Robert R Hamilton	173.0%	\$135,678	\$49,706	73.3	Altig-Orlovic	
Walter Icaza	166.4%	\$125,341	\$47,049	77.0	Beto Quintero	
VII Brody Maughan-Evanson	116.9%	\$82,221	\$37,900	80.0	Simon Arias	
Duni Olusegun	112.3%	\$77,935	\$36,713	75.1	James Cunningham	
Alix Albright	64.2%	\$61,253	\$37,311	77.1	Simon Arias	
VIII Hunter Houvener	149.1%	\$69,836	\$28,035	73.2	Altig-Orlovic	
Brandon Minor	103.1%	\$55,694	\$27,424	78.1	Altig-Orlovic	
Jonathan L Jones	102.0%	\$68,779	\$34,048	79.3	Corey Neff	
IX Stephen Giddens	198.6%	\$67,840	\$22,720	77.8	Ryan Giddens	
Kevin Appasamy	103.2%	\$35,410	\$17,426	79.6	Altig-Orlovic	
Darrell Asbell	99.0%	\$45,373	\$22,801	76.5	Altig-Orlovic	
X Felipe Machado-Santanna	157.6%	\$32,301	\$12,541	76.1	Cisco Perez	
Igor Melcharek	82.2%	\$19,035	\$10,448	77.1	Altig-Orlovic	
Matt McBride	31.6%	\$21,551	\$16,381	76.1	Altig-Orlovic	

JULY ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
Rookie David Carpenter	377.2%	\$110,137	\$29,200	\$172,555	74.4	Dustin Venekamp	
Michael McKiernan	311.7%	\$91,021	\$29,200	\$151,908	82	Dustin Venekamp	
Matthew Neish	233.2%	\$68,096	\$29,200	\$68,096	100.0	Altig-Orlovic	
Carlo Buhay	197.1%	\$57,549	\$29,200	\$59,468	79.6	Altig-Orlovic	
James Keefer	167.9%	\$49,039	\$29,200	\$75,180	88	Simon Arias	
Arthur McIntyre	151.2%	\$44,160	\$29,200	\$62,755	74.8	Brandon MacDonald	
Sherrie McCarty	144.8%	\$42,292	\$29,200	\$51,533	100	Dustin Venekamp	
Kay Pomroy	139.3%	\$40,664	\$29,200	\$53,069	73.9	Greg Graham	
Kendall Wilson	139.2%	\$40,645	\$29,200	\$49,852	87	Sabrina Lloyd	
Hayden Hill	132.5%	\$38,683	\$29,200	\$72,221	82	Dustin Venekamp	

YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Mark Neilson	77.7%	\$1,938,058	\$1,090,588	74.5	Altig-Orlovic	
Ryan Stenglein	42.6%	\$1,351,755	\$948,140	78.8	Altig-Orlovic	
Joshua Olin	16.3%	\$953,804	\$820,149	79.6	Altig-Orlovic	
II Sean Velasquez	8.5%	\$733,774	\$675,982	81.7	Cohen-Cohen	
Brian Zuzick	1.0%	\$685,996	\$679,343	76.0	Laura Fisher	
Bobby Gujral	-0.0%	\$630,046	\$630,156	78.6	Altig-Orlovic	
III Elias Boles	101.3%	\$1,210,637	\$601,260	76.8	Oldham-Gryska	
Reynolds Akuamoa	52.3%	\$957,253	\$628,671	76.6	Theodore Pappas	
Daniel G Johnson	39.8%	\$844,095	\$603,755	79.8	Hart-McCallum	
IV Elyse Bryan	76.5%	\$831,977	\$471,446	75.5	Souley Bah	
Paul Kelly	58.2%	\$719,577	\$454,910	79.0	Steve Friedlander	
Brian Schreiter	22.7%	\$590,483	\$481,084	75.7	Joseph Diecedue	
V Luay Ghawi	45.9%	\$523,395	\$358,616	87.3	Altig-Orlovic	
Yussuf El-Zein	37.5%	\$567,250	\$412,669	76.2	Altig-Orlovic	
Thomas Vena	35.8%	\$491,832	\$362,073	86.0	Simon Arias	
VI Walter Icaza	116.2%	\$711,990	\$329,346	77.0	Beto Quintero	
Christopher Bentley	80.6%	\$561,492	\$310,865	75.1	Altig-Orlovic	
Jeffrey Hall	46.2%	\$474,535	\$324,588	77.2	Albert Serur	
VII Duni Olusegun	80.5%	\$463,810	\$256,989	75.1	James Cunningham	
Brody Maughan-Evanson	58.7%	\$421,022	\$265,299	80.0	Simon Arias	
Duane Shaw	43.1%	\$404,003	\$282,329	79.1	Sabrina Lloyd	
VIII Hunter Houvener	149.1%	\$69,836	\$28,035	73.2	Altig-Orlovic	
Brandon Minor	103.1%	\$55,694	\$27,424	78.1	Altig-Orlovic	
Jonathan L Jones	102.0%	\$68,779	\$34,048	79.3	Corey Neff	
IX Stephen Giddens	119.1%	\$348,395	\$159,040	77.8	Ryan Giddens	
John Sparby	63.8%	\$294,930	\$180,004	73.3	Chris Hernandez	
Kevin Appasamy	51.1%	\$184,325	\$121,979	79.6	Altig-Orlovic	
X Brett MacCannell	2615900.0%	\$654	\$0	100.0	Altig-Orlovic	
Matt McBride	146.8%	\$282,978	\$114,668	76.1	Altig-Orlovic	
Felipe Machado-Santanna	101.0%	\$176,484	\$87,789	76.1	Cisco Perez	

YTD ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
Rookie David Carpenter	235.1%	\$480,628	\$204,400	\$676,800	74.4	Dustin Venekamp	
Michael McKiernan	183.8%	\$375,647	\$204,400	\$515,503	82	Dustin Venekamp	
Meaghan Krecsko	153.1%	\$312,916	\$204,400	\$475,881	87	Altig-Orlovic	
Avi Kauderer	141.5%	\$289,168	\$204,400	\$643,628	78.4	Oldham-Gryska	
Tina Janti	137.6%	\$281,339	\$204,400	\$582,917	74.2	Altig-Orlovic	
Hayden Hill	115.3%	\$235,575	\$204,400	\$334,024	82	Dustin Venekamp	
Matthew Neish	115.2%	\$235,519	\$204,400	\$234,864	100.0	Altig-Orlovic	
James Keefer	115.1%	\$235,334	\$204,400	\$322,121	88	Simon Arias	
Andrew Batten	113.4%	\$231,887	\$204,400	\$547,207	86	Michael Vasu	
Arthur McIntyre	112.7%	\$230,307	\$204,400	\$250,025	74.8	Brandon MacDonald	

Spotlight recognizes the top three Master General Agents in Categories I-X with positive growth and the top ten Rookies with minimum 100% Performance Factor. Figures reflect hierarchy transfer adjustments.

REGIONAL GENERAL AGENTS



THOMAS VENA
WEXFORD, PA



BOBBY GUJRAL
SURREY, BC



RYAN STENGLEIN
WAYZATA, MN



MARK NEILSON
MILPITAS, CA



JAKE YAGJIAN
WILMINGTON, MA



HEMERSON GONZALEZ
MIAMI, FL



ELYSE BRYAN
LANHAM, MD



YUSSUF EL-ZEIN
OTTAWA, ON



MAHADAI KRYSHUNDAYAL
FLUSHING, NY



MICHAEL MCKIERNAN
PHOENIX, AZ

JULY

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Thomas Vena	43.9%	\$481,643	\$334,814	78.9	Simon Arias	
Matthew Diulus	18.1%	\$388,742	\$329,155	77.2	Simon Arias	
Robert Janev	15.4%	\$388,228	\$336,402	79.4	Sabrina Lloyd	
II Bobby Gujral	107.3%	\$478,422	\$230,799	80.8	Altig-Orlovic	
Christopher Hintz	69.4%	\$400,825	\$236,644	80.2	Altig-Orlovic	
Joshua Olin	33.9%	\$427,687	\$319,401	75.1	Altig-Orlovic	
III Ryan Stenglein	89.9%	\$351,942	\$185,314	77.4	Altig-Orlovic	
Brian Schreiter	14.1%	\$207,560	\$181,939	76.0	Joseph Diecedue	
Zach Otto	13.6%	\$206,895	\$182,129	83.0	Sabrina Lloyd	
IV Mark Neilson	191.1%	\$470,767	\$161,709	74.5	Altig-Orlovic	
Luay Ghawi	101.9%	\$327,520	\$162,204	81.2	Altig-Orlovic	
Stephen Giddens	12.9%	\$173,526	\$153,647	74.2	Ryan Giddens	
V Jake Yagjian	137.1%	\$280,481	\$118,299	75.5	Albert Serur	
Sara Vaz	121.0%	\$321,181	\$145,359	80.3	Altig-Orlovic	
Jonni Ng	42.4%	\$152,518	\$107,128	74.2	Altig-Orlovic	
VI Hemerson Gonzalez	101.9%	\$206,260	\$102,149	77.4	Beto Quintero	
Craig Stropf	86.1%	\$168,294	\$90,425	74.9	Cindy Furer	
Brandon Summerton	74.1%	\$157,480	\$90,435	76.7	Altig-Orlovic	
VII Elyse Bryan	128.3%	\$153,781	\$67,349	75.5	Souley Bah	
Christopher Bentley	86.1%	\$115,412	\$62,014	75.3	Altig-Orlovic	
Tina Janti	63.1%	\$133,998	\$82,138	74.1	Altig-Orlovic	
VIII Yussuf El-Zein	162.5%	\$154,765	\$58,953	76.2	Altig-Orlovic	
Jeffrey Hall	116.7%	\$100,491	\$46,370	77.2	Albert Serur	
Kyle Lewicki	90.6%	\$92,793	\$48,682	73.4	Mathew Hart	
IX Mahadai Kryshundayal	115.5%	\$71,752	\$33,295	84.9	Theodore Pappas	
Jonathan Jones	102.0%	\$68,779	\$34,048	80.5	Corey Neff	
Marissa Cunningham	84.4%	\$83,411	\$45,240	75.3	James Cunningham	
X Michael McKiernan	246505.3%	\$152,698	\$62	82	Dustin Venekamp	
Sanaz Mirza Baig	18187.5%	\$241,608	\$1,321	90	Imran Satti	
Meaghan Krecsko	534.6%	\$83,787	\$13,204	82.0	Altig-Orlovic	

YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Thomas Vena	12.3%	\$2,632,694	\$2,343,695	78.9	Simon Arias	
Matthew Diulus	4.7%	\$2,412,127	\$2,304,086	77.2	Simon Arias	
II Christopher Hintz	16.8%	\$1,935,102	\$1,656,505	80.2	Altig-Orlovic	
Joshua Olin	12.8%	\$2,522,159	\$2,235,806	75.1	Altig-Orlovic	
Bobby Gujral	12.7%	\$1,820,174	\$1,615,595	80.8	Altig-Orlovic	
III Ryan Stenglein	19.5%	\$1,550,087	\$1,297,200	77.4	Altig-Orlovic	
Brian Schreiter	11.7%	\$1,423,080	\$1,273,575	76.0	Joseph Diecedue	
IV Mark Neilson	100.2%	\$2,266,100	\$1,131,964	74.5	Altig-Orlovic	
Luay Ghawi	18.1%	\$1,340,704	\$1,135,427	81.2	Altig-Orlovic	
Paul Kelly	6.1%	\$1,200,342	\$1,131,782	80.0	Steve Friedlander	
V Jake Yagjian	55.8%	\$1,290,428	\$828,095	75.5	Albert Serur	
Sara Vaz	5.9%	\$1,077,834	\$1,017,515	80.3	Altig-Orlovic	
VI Hemerson Gonzalez	71.2%	\$1,224,005	\$715,044	77.4	Beto Quintero	
Kimberly Hamilton	30.3%	\$769,300	\$590,282	77.8	Oldham-Gryska	
Shahab Mahdavinejad	29.2%	\$794,883	\$615,194	77.7	Theodore Pappas	
VII Christopher Bentley	78.7%	\$775,568	\$434,099	75.3	Altig-Orlovic	
Elyse Bryan	76.9%	\$833,862	\$471,446	75.5	Souley Bah	
Andrew Batten	59.1%	\$745,247	\$468,318	73.8	Michael Vasu	
VIII Jeffrey Hall	53.6%	\$498,730	\$324,588	77.2	Albert Serur	
Jason Bratin	33.5%	\$474,408	\$355,244	82.7	Simon Arias	
Yussuf El-Zein	30.7%	\$539,233	\$412,669	76.2	Altig-Orlovic	
IX Marissa Cunningham	134.9%	\$743,895	\$316,680	75.3	James Cunningham	
Jonathan Jones	92.0%	\$457,691	\$238,338	80.5	Corey Neff	
Mahadai Kryshundayal	62.9%	\$379,712	\$233,064	84.9	Theodore Pappas	
X Michael McKiernan	123495.4%	\$535,712	\$433	82	Dustin Venekamp	
Sanaz Mirza Baig	10696.4%	\$998,468	\$9,248	90	Imran Satti	
Dustin Holtz	495.6%	\$450,117	\$75,568	84	Kevin Holtz	

Spotlight recognizes the top three Regional General Agents in Categories I-X with positive growth. Figures reflect hierarchy transfer adjustments.



SIMON ARIAS



SABRINA LLOYD



SATTI-KANAAN



HART-MCCALLUM



ALBERT SERUR



BETO QUINTERO



SOULEY BAH



JOHNSON-NELSON



KRISTHIEME



A-O-STENGLEIN



EC = 2018 Executive Council Member

† Performance Factor = (% F6 Mo Obj + % P6 Mo Obj + % Recruit Obj) ÷ 3

Spotlight recognizes State General Agents in Categories I-X with minimum 90% Performance Factor with retention or net to gross standard. YTD Winners for Categories I-X will be recognized at Convention by highest Performance Factor in excess of 100% and the YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards.

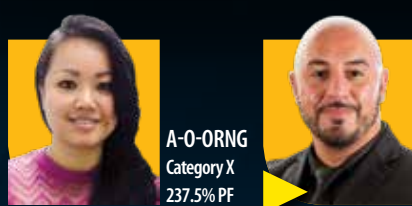
TOP PERFORMANCE FACTOR



A-O-STENGLEIN
Category X
293.9% PF



A-O-ORNG
Category X
237.5% PF



NICK SCORDOS
Category X
190.1% PF


JULY

Category	PF†	F6M	F6M Obj	% F6M Obj	P6M	P6M Obj	% P6M Obj	Recruits	Rec Obj	% Rec Obj	Net ALP	% Growth	NTG	RET
I Simon Arias	121.3	\$656,777	\$602,000	109.1	\$905,698	\$620,000	146.1	87	80	108.8	\$1,562,474	6.4	78.4	
Altig-Orlovic	119.3	\$1,403,438	\$1,330,000	105.5	\$4,013,880	\$2,700,000	148.7	195	188	103.7	\$5,417,318	6.2	78.5	
Zachary Hart	97.1	\$304,917	\$585,000	52.1	\$481,120	\$325,000	148.0	41	45	91.1	\$786,037	27.3	75.6	
II Sabrina Lloyd	128.7	\$347,151	\$290,000	119.7	\$278,444	\$178,000	156.4	42.0	30.0	110.0	\$625,595	31.3	78.8	
Cohen-Cohen	99.9	\$186,350	\$165,000	112.9	\$449,952	\$407,000	110.6	16.0	21.0	76.2	\$636,302	-10.9	80.5	
III Satti-Kanaan	103.3	\$83,131	\$91,000	91.4	\$231,007	\$195,000	118.5	11.0	11.0	100.0	\$314,139	86.0	80.0	
Matt Henderson	95.6	\$144,826	\$191,000	75.8	\$202,109	\$182,000	111.0	33.0	33.0	100.0	\$346,936	21.5	74.0	
Steve Friedlander	90.3	\$140,955	\$143,000	98.6	\$128,546	\$143,000	89.9	14.0	17.0	82.4	\$269,501	-3.8	81.9	
IV Hart-McCallum	139.5	\$117,102	\$139,000	84.2	\$191,977	\$82,000	234.1	10.0	10.0	100.0	\$309,079	118.5	80.3	
Cindy Furer	128.9	\$118,461	\$82,000	144.5	\$190,474	\$134,000	142.1	15.0	15.0	100.0	\$308,935	76.9	77.8	
Mathew Hart	116.7	\$182,921	\$104,000	175.9	\$141,665	\$147,000	96.4	14.0	18.0	77.8	\$324,587	62.5	74.4	
Kyle Johnson	110.4	\$120,814	\$104,000	116.2	\$114,086	\$108,000	105.6	23.0	21.0	109.5	\$234,900	20.4	74.0	
Philip Prata	110.4	\$111,220	\$82,000	135.6	\$137,055	\$156,000	87.9	14.0	13.0	107.7	\$248,275	-4.6	73.1	
Jamison Weatherspoon	110.1	\$93,139	\$100,000	93.1	\$143,767	\$113,000	127.2	24.0	20.0	110.0	\$236,906	26.2	75.7	
Joseph Diecedue	105.3	\$122,336	\$143,000	85.5	\$147,265	\$113,000	130.3	19.0	19.0	100.0	\$269,601	36.2	75.1	
V Albert Serur	132.6	\$188,337	\$91,000	207.0	\$122,167	\$104,000	117.5	11.0	15.0	73.3	\$310,504	99.5	75.5	
James Cunningham	114.5	\$65,587	\$74,000	88.6	\$117,330	\$61,000	192.3	10.0	16.0	62.5	\$182,917	18.8	73.7	
Ryan Giddens	112.6	\$90,092	\$108,000	83.4	\$128,209	\$74,000	173.3	13.0	16.0	81.3	\$218,301	98.5	74.9	
Pappas-Quadri	94.8	\$69,523	\$74,000	94.0	\$107,838	\$134,000	80.5	11.0	10.0	110.0	\$177,361	3.7	87	
Slav Bitman	94.0	\$92,551	\$100,000	92.6	\$102,927	\$100,000	102.9	13.0	15.0	86.7	\$195,478	115.5	77.8	
VI Beto Quintero	118.8	\$137,962	\$113,000	122.1	\$69,677	\$56,000	124.4	26.0	13.0	110.0	\$207,639	24.1	77.6	
Dorian Oldham	104.9	\$74,427	\$65,000	114.5	\$66,820	\$74,000	90.3	13.0	11.0	110.0	\$141,247	44.0	79.4	
VII Souley Bah	147.1	\$43,924	\$56,000	78.4	\$113,072	\$43,000	263.0	9.0	9.0	100.0	\$156,996	49.2	75.3	
Eric Cochran	103.6	\$64,630	\$56,000	115.4	\$44,440	\$52,000	85.5	11.0	10.0	110.0	\$109,070	63.0	78.7	
Tiffany Roland	95.1	\$42,260	\$56,000	75.5	\$71,354	\$65,000	109.8	8.0	8.0	100.0	\$113,614	13.3	79.1	
VIII Johnson-Nelson	103.2	\$48,435	\$48,000	100.9	\$47,326	\$48,000	98.6	12.0	8.0	110.0	\$95,762	-3.9	77.4	
Ryan Bisanz	102.4	\$43,493	\$48,000	90.6	\$32,927	\$26,000	126.6	9.0	10.0	90.0	\$76,420	-31.5	73.1	
Kevin Holtz	97.4	\$38,685	\$48,000	80.6	\$47,968	\$43,000	111.6	7.0	7.0	100.0	\$86,653	7.8	85	
IX Kris Thieme	108.8	\$45,511	\$39,000	116.7	\$29,610	\$27,000	109.7	7.0	7.0	100.0	\$75,122	18.7	75.3	
X A-O-Stenglein	293.9	\$14,724	\$30,000	49.1	\$108,397	\$15,000	722.6	7.0	5.0	110.0	\$123,122	N/A	81	
A-O-Orng	237.5	\$55,177	\$30,000	183.9	\$64,287	\$15,000	428.6	8.0	8.0	100.0	\$119,464	N/A	83	
Nick Scordos	190.1	\$67,595	\$30,000	225.3	\$35,256	\$15,000	235.0	12.0	6.0	110.0	\$102,851	243.0	90	
Nick Moore	116.9	\$49,639	\$30,000	165.5	\$20,303	\$15,000	135.4	4.0	8.0	50.0	\$69,942	607.4	84	
Josh Crisp	106.9	\$20,997	\$30,000	70.0	\$21,126	\$15,000	140.8	5.0	3.0	110.0	\$42,122	194.9	95	
Jay Washington	106.0	\$30,610	\$30,000	102.0	\$15,907	\$15,000	106.0	9.0	7.0	110.0	\$46,517	N/A	87	
Josh West	104.2	\$18,208	\$30,000	60.7	\$22,766	\$15,000	151.8	4.0	4.0	100.0	\$40,974	N/A	93	
Venekamp-Garcia	90.0	\$28,115	\$30,000	93.7	\$11,446	\$15,000	76.3	8.0	8.0	100.0	\$39,561	N/A	82	

YTD														
Category	PF	F6M	F6M Obj	% F6M Obj	P6M	P6M Obj	% P6M Obj	Recruits	Rec Obj	% Rec Obj	Net ALP	% Growth	NTG	RET
I Simon Arias	102.2	\$3,993,786	\$4,214,000	94.8	\$4,959,481	\$4,340,000	114.3	546.0	560.0	97.5	\$8,953,267	15.0		78.4
Altig-Orlovic	92.1	\$7,966,140	\$9,310,000	85.6	\$18,609,301	\$18,900,000	98.5	1,214.0	1,316.0	92.2	\$26,575,441	4.5		78.5
II Cohen-Cohen	102.0	\$1,225,969	\$1,155,000	106.1	\$2,560,100	\$2,849,000	89.9	167.0	147.0	110.0	\$3,786,070	8.2		80.5
Oldham-Gryska	96.6	\$1,657,712	\$1,638,000	101.2	\$1,810,237	\$2,303,000	78.6	160.0	140.0	110.0	\$3,467,949	-15.9		77.5
Sabrina Lloyd	94.0	\$1,614,718	\$2,030,000	79.5	\$1,152,643	\$1,246,000	92.5	266.0	210.0	110.0	\$2,767,361	-11.4		78.8
III Satti-Kanaan	97.4	\$683,881	\$637,000	107.4	\$1,335,787	\$1,365,000	97.9	67.0	77.0	87.0	\$2,019,669	14.5		80.0
Matt Henderson	96.5	\$1,111,798	\$1,337,000	83.2	\$1,332,800	\$1,274,000	104.6	235.0	231.0	101.7	\$2,444,598	5.1		74.0
IV Kyle Johnson	118.8	\$887,204	\$728,000	121.9	\$951,024	\$756,000	125.8	160.0	147.0	108.8	\$1,838,228	39.6		74.0
Hart-McCallum	116.9	\$585,534	\$973,000	60.2	\$1,036,480	\$574,000	180.6	80.0	70.0	110.0	\$1,622,014	52.1		80.3
Jamison Weatherspoon	113.8	\$881,913	\$700,000	126.0	\$834,853	\$791,000	105.5	176.0	140.0	110.0	\$1,716,766	32.2		75.7
Philip Prata	106.0	\$699,019	\$574,000	121.8	\$965,482	\$1,092,000	88.4	98.0	91.0	107.7	\$1,664,501	9.8		73.1
Joseph Diecedue	94.3	\$787,577	\$1,001,000	78.7	\$865,594	\$791,000	109.4	126.0	133.0	94.7	\$1,653,171	1.9		75.1
Cindy Furer	93.9	\$528,592	\$574,000	92.1	\$921,839	\$938,000	98.3	96.0	105.0	91.4	\$1,450,430	3.8		77.8
Mathew Hart	93.3	\$781,854	\$728,000	107.4	\$892,481	\$1,029,000	86.7	108.0	126.0	85.7	\$1,674,335	1.4		74.4
V James Cunningham	113.1	\$630,449	\$518,000	121.7	\$555,513	\$427,000	130.1	98.0	112.0	87.5	\$1,185,963	43.5		73.7
Albert Serur	108.1	\$873,713	\$637,000	137.2	\$561,723	\$728,000	77.2	116.0	105.0	110.0	\$1,435,436	35.1		75.5
Ryan Giddens	93.7	\$647,296	\$756,000	85.6	\$647,467	\$518,000	125.0	83.0	118.0	70.3	\$1,294,763	8.2		74.9
VI Beto Quintero	102.5	\$910,838	\$791,000	115.2	\$322,429	\$392,000	82.3	116.0	91.0	110.0	\$1,233,267	80.1		77.6
Dorian Oldham	91.3	\$352,522	\$455,000	77.5	\$447,330	\$518,000	86.4	101.0	77.0	110.0	\$799,852	6.4		79.4
VII Souley Bah	114.2	\$394,620	\$392,000	100.7	\$451,080	\$301,000	149.9	58.0	63.0	92.1	\$845,700	87.3		75.3
Desi Dimitrova	101.8	\$379,750	\$392,000	96.9	\$469,394	\$392,000	119.7	56.0	63.0	88.9	\$849,144	23.2		76.9
Eric Cochran	93.7	\$400,519	\$392,000	102.2	\$313,712	\$364,000	86.2	65.0	70.0	92.9	\$714,231	-0.5		78.7
VIII Ryan Bisanz	105.5	\$316,624	\$336,000	94.2	\$256,340	\$182,000	140.8	57.0	70.0	81.4	\$572,964	55.8		73.1
Kevin Holtz	103.5	\$330,325	\$336,000	98.3	\$307,280	\$301,000	102.1	55.0	49.0	110.0	\$637,605	32.3		85
Johnson-Nelson	102.3	\$287,859	\$336,000	85.7	\$374,112	\$336,000	111.3	66.0	56.0	110.0	\$661,972	52.6		77.4
IX John Young	101.7	\$184,160	\$273,000	67.5	\$241,458	\$140,000	172.5	47.0	72.0	65.3	\$425,619	39.4		77.6
Correa-Hunt	100.6	\$252,295	\$273,000	92.4	\$139,229	\$140,000	99.4	55.0	49.0	110.0	\$391,525	27.9		83
Kris Thieme	91.8	\$239,872	\$273,000	87.9	\$192,370	\$189,000	101.8	42.0	49.0	85.7	\$432,241	18.3		75.3
X A-O-Stenglein	184.7	\$213,753	\$210,000	101.8	\$359,497	\$105,000	342.4	37.0	22.0	110.0	\$573,249	N/A		81
Nick Moore	143.9	\$418,349	\$210,000	199.2	\$141,403	\$105,000	134.7	43.0	44.0	97.7	\$559,752	675.5		84
A-O-Orng	128.6	\$112,828	\$150,000	75.2	\$154,846	\$75,000	206.5	25.0	24.0	104.2	\$267,674	N/A		83
Nicholas Scordos	121.3	\$219,231	\$210,000	104.4	\$157,057	\$105,000	149.6	47.0	27.0	110.0	\$376,287	247.5		90
Jay Washington	104.3	\$184,593	\$210,000	87.9	\$126,515	\$105,000	120.5	45.0	43.0	104.7	\$311,109	N/A		87
Josh West	98.2	\$27,162	\$60,000	45.3	\$44,782	\$30,000	149.3	4.0	4.0	100.0	\$71,944	N/A		93
Josh Crisp	95.9	\$21,461	\$60,000	35.8	\$42,560	\$30,000	141.9	6.0	3.0	110.0	\$64,021	60.6		95


WORLD'S GREATEST BONUS

1




\$15,627
Altig-Orlovic

2




\$11,896
Altig-Orlovic

3




\$9,133
Satti-Kanaan

4



\$7,996
Altig-Orlovic

5



\$7,886
Altig-Orlovic

JULY BONUS LEADERS | PAYOUT: **\$2,643,798** | QUALIFIERS: **3,879**

\$15,627 Katie Massart	\$3,807 Ericka Martinez	\$2,927 Constance Tuiteleapaga	\$2,486 Allen Watson	\$2,144 Samson Adelufosi	\$1,975 Peter Davis
11,896 Matthew Zang	3,774 Alex Gonzales	2,924 Christopher Jose Rivera	2,486 Stanley Eziefula	2,138 Tami Glover	1,969 Jesse Fullmer
9,133 Michael van Delft	3,773 Mark Tusing	2,924 McCall-Parker	2,485 Jose Rivera	2,135 Omar Fernandez	1,967 Rachel Seddon
7,996 Kayla Mciver	3,703 Alexandra Hailey	2,908 Bradley Christiansen	2,469 Alvin Ali	2,124 Jessica Davis	1,955 Steven Baum
7,886 Andrew Haskins	3,703 Casey Jarratt	2,904 Derya Ekren	2,459 Ruben Soberanes	2,119 Connor Markins	1,955 David Evans
7,841 Elizabeth Garcia	3,679 Steven Dell	2,902 Tyler McKnight	2,458 Marc D'Emilia	2,118 Ryan Fogel	1,953 Tina Fu
7,664 Rahul Bhagwakar	3,567 Kaylee Harvie	2,899 Joel Trask	2,458 Pihanakealohea Kea	2,118 Ryan Ohm	1,951 Juan Nunez
7,663 Matthew A Wilson	3,517 Holly Simpson	2,888 Byron Bishop	2,444 Elba Diaz	2,117 Zindora Crawford	1,948 Jody-Ann Peters
7,304 Irma Gallardo	3,475 Angela Waller	2,887 Mark Lomonaco	2,436 Crystal Larkins	2,115 Lorena Herndon	1,947 Jarrod Shaffer
7,054 Alexander Pham	3,465 John Beggan	2,867 David Rockway	2,429 Cameron Cimino	2,112 Luis Homos	1,944 Clayton Slaughter
6,869 Jacob Garza	3,462 Gregory Rudolph	2,862 Christy Anderson	2,426 Shannon Stroud	2,110 Tina Janti	1,942 Nicholas Kutcher
6,019 Erikka Michaels	3,462 Yolette Mompont	2,834 Roger Fredericks	2,426 David Melendrez	2,106 Kareem Mutia	1,937 Richard Martin
5,963 Evelin Castro-Sharif	3,458 Monica Montgomery	2,799 Kevin Amador	2,425 Adem Abdulla	2,101 Oscar Garcia-Gomez	1,934 Dusty Popovich
5,941 Muhammed Ashraf	3,442 Trevor Fudge	2,777 Carl Ignatius	2,419 Andrew Hynan	2,100 Eno Ifitui	1,933 Kimberly Alston
5,777 Isaiah Banks	3,427 Brooklyn Mims	2,770 Massoud Vaziri	2,418 Sarah Rogers	2,088 Andrea Kessler	1,933 Richard Dyer
5,751 Kristina Joachim	3,419 Joey Kennedy	2,767 Felicia Steele	2,408 Philip Anderson	2,084 John P Fitzgerald	1,926 Aleksander Witalec
5,633 Jacqueline Kabluyen	3,402 Kevin Gillum	2,767 Mari Andrade	2,387 Stephen Jeung	2,078 Therese Bolese	1,924 Gregory VanSuch
5,545 Jordan Graham	3,384 Kashala Guiden	2,759 Ray Salmon	2,384 Lincoln Dziekonski	2,074 Dennis Ferrer	1,923 Jennifer Martin
5,455 Austin Rockall	3,381 Kevin Ishikane	2,759 Karina Escobar	2,377 Jon Golin	2,071 Rosita Tumpamp	1,917 Colin Quigley
5,441 Douglas Clarke	3,366 Oleg Novitchii	2,752 Shelby Hughes	2,342 Jorge Alvarez	2,064 Venus Grier	1,914 Bennett Williams
5,377 Tania Salas Hurtado	3,343 Kevin Davis	2,750 Ed Offert	2,339 Lionel Njeukam	2,062 Joaquin Santos	1,914 Deonte Jones
5,218 Roghie Hassan Loo	3,340 Daniel Dobyns	2,745 David Ramirez	2,310 Danielle Morales	2,058 Kasali Kotun	1,911 Travis Stucki
5,198 Ashley Rust	3,339 Stanis Moanda	2,702 Alan Sedaghat	2,289 Bruce Viaje	2,054 Dominick Francia	1,910 Casey Kunash
5,060 Diana Al Ali	3,327 Michael Burningham	2,690 Bruce Tan	2,282 Joel Jesurun	2,052 Mohamad Wael Taher	1,909 Arman Masomzadeh
4,951 Kenan Hyseni	3,313 Melissa Lusk	2,687 Kelli Higgins-Jones	2,268 Daniel Li	2,051 Riley Peters	1,907 Moraima Mariscal
4,855 Priscila Gonzalez	3,284 Meardey Kim	2,686 Yemi Akinade	2,267 Hector Guzman	2,051 Kempton Perry	1,903 Nicholas Shanks
4,798 Richard Sidoti	3,278 Andrew Bishop	2,682 Mitchell Page	2,267 Orett Nelson	2,045 Peter Gabranski	1,901 Michael Coulthard
4,715 Kenneth Self	3,262 Samuel Crish	2,677 Andrew Severson	2,261 Travis Picklesimer	2,039 Christopher Hintz	1,900 Felipe Machado-Santanna
4,697 Courtney Lavitch	3,232 Javier Diaz	2,645 Codi Bryan	2,260 Ikram Al-Shobaki	2,034 Matthew Roebke	1,900 Joseph Gojcaj
4,680 Nasr Nasr	3,230 Gerard Armstrong	2,639 David Rigney	2,244 Oscar Gastelum	2,033 Jesusdieu Portilus	1,899 Jonathan Crimmins
4,605 Hazem Aboueldahab	3,213 Dina Boghdady	2,618 Johnee Whalen	2,240 Joel Nunez	2,031 Bryan Juskiw	1,899 Craig Plummer
4,506 Johnathon Bogoslawski	3,200 Sandra Diaz-Gomez	2,616 Mike Reed	2,232 Zachary Button	2,031 Kaitlyn Everts	1,893 Zachery Hawthorne
4,452 Alyssa Libby	3,193 Dylan Murphy	2,609 Brian Woodland	2,228 Brandon Dusevic	2,025 Brandon Summerton	1,892 Sara Rostamijalilian
4,428 Carlo Trinidad	3,187 Jessica Boss	2,603 Colin Ghee	2,222 Dominic Bommarito	2,011 Jon Ni Ng	1,873 Daniel Hanson
4,277 Wilner Renaud	3,182 Ian Pickett	2,600 Steven Warner	2,215 Adam Klinkner	2,011 Jon Leach	1,873 Daniel Hanson
4,261 Ryan Bevan	3,159 Shane Valentine	2,590 Alin Phomtavong	2,211 Adam Bernath	2,006 Jason Garland	1,871 Jason Isenberg
4,080 Vipul Shah	3,153 Elhanan Sing	2,575 John Curry	2,210 Daniel Prinzo	2,004 Samuel Artzjs	1,865 Richard Carter
4,031 Armando Rivera	3,151 Nadezhda Vitchev	2,573 Adrienne Hernandez	2,195 Avion Johnson	2,000 Damaris Kleinsasser	1,863 Phillip Jenkins
4,008 Ifeanyi Ufongdu	3,119 Hamza Ally	2,568 Bryon Eddinger	2,192 Ashli Gronberg	1,999 Nikolina Damjanovic	1,861 Shome Brown
3,969 Cleopatra Sola	3,098 Brian Freeman	2,556 Justin Diaz	2,184 Jazmin Vazquez	1,994 Timothy Patterson	1,857 Shome Brown
3,942 Desada Curri	3,078 Joshua Dishong	2,556 Breauna Noggles	2,184 Austin A Smith	1,990 Denis Snyder	1,852 Madeline Gonzalez
3,915 Eric Snyder	3,068 Max Quasem	2,540 Phi Phan	2,181 Jose Castillo	1,988 Lily Sakai	1,850 Elaine O'Neill
3,892 Erna Gasanin	3,061 Carmen Arroyo	2,531 Logan Akers	2,178 Jennifer Montgomery	1,988 Jordan Lowery	1,849 Fabiola Del Palacio
3,886 Matias Orrego	3,032 Brittany Douglas	2,516 Athena Wallace	2,178 Jose Castillo	1,987 Jason Morris	1,845 Jessy Girard
3,875 Evelyn Juarez	3,024 Manique Sala	2,508 Patrick Locke	2,170 Christopher Leasure	1,987 Magaly Una	1,842 Landon Schlag
3,850 Brock Lampee	2,994 Abraham Mogilevsky	2,494 Aleksyi Yi	2,166 Ryan Vance	1,986 Tammy Gawron	1,841 Gary Bias
3,828 Yadollah Pourjalali	2,990 Tristan Dlabik	2,491 Joan Bonvicini	2,162 Brett-Jean Cahela	1,984 Donald Gregoire	1,838 Ronald Davis
3,815 Joachim Jean	2,927 Michael Glynn		2,148 Kelly Ekker	1,983 Antonio Flores	1,838 Mubeen Hussain

WORLD'S GREATEST BONUS - CONTINUED

1,836	Frezno Pias	1,657	Maria M Ramirez	1,520	Laura Sinistaj	1,377	Jessica Santamarina	1,278	Joshua Jackson	1,185	Fouad Gerges	1,090	Michele Kieffer	1,078	Janice Luna	1,054	Michael Romero	1,034	Matthew Castelli	1,023	Susan daCruz	1,011	Jake Lynn
1,835	Michael Hubbs	1,656	Alipate Makau	1,520	Roger Rau	1,375	Mayra Robles	1,278	Drew Kier	1,184	Rosemary Soto	1,090	Trenton Miller	1,078	William Stull	1,054	Bianca Rodriguez	1,034	Danielle Hill	1,010	Jheanelle Hughes		
1,831	Paige Braum	1,653	Ashley O'Donal	1,519	Jagdish Sukhu	1,373	Rosa Teixeira	1,278	Alan Rosenberg	1,181	Anthony Chirico	1,090	James Clark	1,077	Erika Torres	1,054	Shiv H Patel	1,010	Jennifer Medina				
1,827	Collins Appiah	1,652	Julian Dickinson	1,507	Einstein Zarzuela	1,373	Brian Powers	1,270	Krisann Friday	1,181	Tina Nelson	1,089	Jorge Toribio	1,053	Bashar Jarkasy	1,032	Emily Day-Cervenak	1,009	Ja'Nai Spain				
1,824	Hanbo Xu	1,643	Tiffney Harmouche	1,507	Chad Muise	1,372	Kaler Turenne	1,268	Lysander Miliano	1,178	Timothy Flowers	1,086	Peter Skarzynski	1,052	Juan Olvera	1,031	Erjon Muco	1,007	Indraj Kalar				
1,822	Thomas Romeo	1,643	Nathaniel LaQuatra	1,506	Kinga Filipiak	1,371	Corey Castriota	1,268	Tierra Jackson	1,177	Justin Sutton	1,086	Erica Boy	1,051	Jeffrey von Kienast	1,030	Ithan Sokol						
1,822	Pedro Mata	1,639	Fili Arango	1,503	Amanda Perez	1,371	Raheem Katrib	1,268	Stephanie Harris	1,174	Elizabeth Goldsberry	1,085	Erika Konopka	1,047	William Crock	1,028	Catherine Doyle						
1,821	Terrence Flournoy	1,638	Amr Shater	1,502	Sam Chan	1,370	Omar Hashimi	1,267	Alfredo Garcia	1,174	Marcia McDuffie	1,083	Michael Dowler	1,044	Alexander Wood	1,028	John Lamere						
1,821	Natalie Vickio	1,637	Daniel Poes	1,500	Cristian Ortiz	1,366	Kathryn Barnes	1,266	Jonathan Maust	1,173	Karen Davis	1,083	Maurice Coleman	1,044	Nicole Aragon	1,005	Caryn Cook						
1,819	Jesse Doherty	1,637	Shemeaka Allen	1,498	Isaiah Bruce	1,365	Richard Millington	1,266	Jerome Benenati	1,173	Brittany Bradshaw	1,082	David Watkins	1,042	Trevor Byrne	1,005	Asia Wallace						
1,819	Sharif Grays	1,636	Steven Mojdin	1,496	Steven Valentim	1,364	Nathan Timejardine	1,266	Daniel Perkins	1,173	Colin Hill	1,082	Gregory Caldwell	1,042	Mary Aman	1,004	Ryan Stuart						
1,810	Alex Miller	1,633	Deborah Noga	1,495	Aryne McCarthy	1,363	Corey Krmetz	1,263	DeAnthony Hartman	1,172	Jesus Garza	1,081	Jonathan Zenquis	1,040	Dyoma Ramirez-Robles	1,004	Jared Guglielmino						
1,809	Christopher Morrison	1,632	Daymon Green	1,486	Glenn Martin	1,359	Gabriela Angelova	1,262	Travis Vandeberghe	1,171	Dakota Anderson	1,080	Crispin Bannerman	1,039	Phillip Rigoli	1,003	Johanna Portillo						
1,805	Cameron Ashcroft	1,630	Wilnes Chery	1,485	David Parra	1,358	Rohaw El Ghadban	1,261	Alvan Martinez-Donawa	1,170	Donald Hanson	1,080	Immacula Didier	1,039	Kathryn O'Gorman	1,003	Jared Hutchinson						
1,805	Garret Kun	1,622	Christopher Gebhardt	1,485	Carlos Garcia	1,358	Yohan Jayasingha	1,261	Laurekins Pardovani	1,169	Tanner Duy	1,078	Mary Myers	1,039	Sean Grant	1,002	Cody Hutchinson						
1,805	Katie Mitchell	1,618	Mohammed Saleh	1,483	Brandon Johnson	1,354	Julie Morgentaler	1,261	Carl Schlacht	1,168	Sylvain Kalombo	1,057	Robert Hamilton	1,035	John Christian Fericola	1,001	Taylor Green						
1,800	Jeremy Doucet	1,618	Chelsea Smith	1,477	John Holsinger	1,353	Marie Laine	1,260	Candace Dillon	1,165	Christopher McFoy	1,055	Jeremy Osborn	1,034	Dinah Spanks								
1,799	Daniel Sarnecki	1,612	Travis White	1,476	Austin Nguyen	1,353	Casey Helly	1,260	Kevin Haines	1,163	Joseph A Smith												
1,798	Corey Lavigne	1,611	Rochelle Royce	1,469	Tammy McMullen	1,350	Serena Joseph	1,257	Rashell Rodriguez	1,162	Evan VanErp												
1,798	Cody Langston	1,611	Jules Julien	1,465	Nooreenshah Bappoo	1,349	Harvey Quinn		Quezada	1,162	Preston Lewis												
1,792	Xander Davis	1,609	Julie Schwab	1,465	Matthew Bitz	1,346	Eric Salado	1,255	Tyler Mabry	1,159	Gregory Soto												
1,791	Stella Roznovan	1,609	Lexington Grissom	1,465	Haiyu Lu	1,346	Colton Gould	1,253	Colin Weathers	1,159	Michael Robinson												
1,788	Nadezhda Tarasova	1,608	Dylan Johnson	1,464	Austin Chamberlain	1,345	Shelby Poston	1,253	Maritza De La Torre	1,159	Kevin Kondrad												
1,784	Andrew McAughy	1,607	Bridgette Allen	1,462	James Franklin	1,345	Daniel Pettit	1,252	Janel Wilder	1,158	Wilmer Jimenez												
1,783	Yelena Abu	1,602	Mavrick Fredericks	1,461	Anthony Renner	1,345	Stephen Yracheta	1,252	Ky Kollar	1,157	Luis Sanchez												
1,783	Glenn Arakawa	1,599	Robert Trypus	1,453	Kelly Hannah Daley	1,344	Hiroshi Hyde	1,251	Jorge Leon	1,157	Steven Reeves												
1,775	Eugene Kashkin	1,598	Anthony Petrosky	1,452	Danijel Dokic	1,343	James Zagar	1,251	Daniel Deufel	1,156	Lee Van Delft												
1,774	Joshua Bacchus	1,597	Arben Rugovac	1,451	Megan Billey	1,343	Jessie Cusenza	1,250	Quinn Allen	1,155	Barney Browner												
1,773	Mohamad Raychouni	1,595	Anthony Sciarilli	1,450	Carl Jordan	1,341	Jordan Brown	1,249	Aziz Farsakh	1,154	Gladis Orocco												
1,771	Justin Thompson	1,591	Ashley Gallegos	1,447	Javier Bellido De Luna	1,341	Alexis Loggins	1,248	Eric Artime	1,152	Jose Viramontes												
1,768	Anthony Greco	1,589	Marlon Hernandez	1,447	Jeremy Engrav	1,340	Hugo A Flores	1,247	Jeffrey A Smith	1,152	Noble Nwachukwu												
1,762	Vanessa Forouzan	1,589	Jaclyn Polizzi	1,444	Joe Lewo	1,340	Kelly Schoenherr	1,246	Greta Wilson	1,145	Eyad Awidi												
1,761	Tony Georges	1,589	Sandy Metellus	1,442	Jordan Atkinson	1,339	Mark Patterson	1,237	Jeffrey Hall	1,145	William Sukhenko												
1,759	Gjon Ljuljduraj	1,589	Andrew Flores	1,439	Samy Jacques	1,339	Guadalupe Anguiano	1,236	Nicholas Atallah	1,143	Delvin Lanier												
1,758	William Lennox	1,586	Michael Kruse	1,436	Mark Neilson	1,338	Elijah Brown	1,235	Derek Jansen	1,143	Silvia Guzman Carbuca												
1,748	Neal Touzjian	1,585	Danielle Williams	1,436	William Dugan	1,337	Rachel Canning	1,235	Debra Kallas	1,142	Lisa Mosley												
1,747	Herivelto Pereira	1,584	Jeffrey Spanaus	1,435	Jaya Gopu	1,337	David Flores Rivera	1,234	Krista Hoeksema	1,140	Charles Craig												
1,747	Valdomero Duran	1,583	Arren Hawks	1,431	Albert Olesko	1,335	Giovanni Duro	1,231	Jacky Lei	1,137	David Higa												
1,739	Delroy Nichols	1,431	Sharon Cantoral	1,428	Octavio Villa	1,334	Kelly McDonald	1,230	Brock Emery	1,136	Jillian Getz												
1,739	Branley Torres Mateo	1,574	Jadwiga Martins	1,428	Edward Leon	1,327	Myra Espinoza	1,230	Aaron Voegel	1,136	Crista Bejarano												
1,735	Igor Melcharek	1,571	Corey Lumley	1,428	Stephanie Novel	1,315	Ashlee Reiman	1,229	Russell Jackman	1,135	Payam Sami												
1,732	Christopher Botelho	1,566	Amber Ponticelli	1,427	David Staffery	1,315	Danielle Dhaiti	1,228	Edward Hudson	1,129	Adonis Meyers												
1,731	Matthew Borgia	1,564	Cory Lynn Gierke	1,425	Tiffany Tavormina	1,315	Kayla Mayes	1,226	Samantha Weber	1,129	Preeti Sahgal												
1,729	Amber Massey	1,564	Alec Seibold	1,424	Marcus Mosley	1,313	Avery Allmond	1,224	Frank Casserino	1,128	Shai Mate												
1,723	John McCarthy	1,564	Harriette Jones	1,422	Benjamin Ainscough	1,312	Maurice Baritz	1,223	Mark Dushaj	1,121	Evelyn Howell												
1,721	Tasha Marker	1,562	Alina Camargo	1,421	Ronald McCormick	1,312	Taralee Yazzie	1,222	Tashjian Dantzler	1,120	Amber Fitzmartin												
1,716	Mary Franklin	1,561	Alfretz Costelo	1,415	G'Niquah Armstrong	1,311	John Doucette	1,218	Phyo Phyo	1,118	Ardana Winbush												
1,716	Daniel Charron	1,560	Adam Simon	1,413	Peter Moncol	1,310	Mack Hanna	1,218	Stephanie Artho	1,117	Jenny Alvarez												
1,710	Alicia Wear	1,556	Bhavya Chugh	1,408	Cory Kaplanis	1,309	Carl Rice	1,218	Renee Cunningham	1,111	Aaron Smith												
1,710	Iffrah Tahir	1,555	Jayvon Bennett	1,407	Brenna Moore	1,309	Matthew Fincher	1,218	Kascey Williamson	1,110	Cameron Wright												
1,710	Pablo Zetina	1,555	Ngan Pham	1,403	Stephan Abrecht	1,306	Richard Phatuross	1,216	Bailey Pitcher	1,108	Joseph Hamden												
1,707	Holly Bonhorst	1,555	Ross Even	1,402	Raynaldo Lafontant	1,305	Amanda Lynch	1,214	Levi Porto	1,107	Renada Bogan												
1,703	Mario Andres Chavez	1,552	Danielle Brown	1,398	James Allen	1,305	Cathleen Hairston	1,214	Ryan Torres-Torioka	1,107	Tracy Gomillion												
1,702	Kendra Cook	1,545	Seth Parlin	1,398	Rahmatullah	1,303	Robert Wright	1,212	John Santosuosso	1,106	Stephanie Booker												
1,695	Nicholas Walsh	1,544	Joey Sales	1,397	Romal Omid	1,302	Michael Hepner	1,211	Sonia Tyner	1,105	Michael Stuver												
1,688	Pablo Solis	1,542	Sara Kamalvand	1,396	Janine Watkins	1,298	Brian MacDonald	1,207	Yeraldi Vila Gonzalez	1,105	Amy Shui												
1,687	Jean Guerrier	1,541	Kevin Elmers	1,394	Kevin Elmers	1,298	Timothy Copenhaver	1,207	Ivan Vega	1,104	Derek Pratt												
1,687	Ryan Dean	1,538	Pamela Faircloth	1,393	Lakair Taylor	1,297	Aref Sayegh	1,205	Jaydan Heron-Smith	1,104	Nicholas Chuma												
1,684	Ellen Tuttle	1,537	Anthony Sava	1,392	Mark Hebert	1,297	Sukhwinder Chahal	1,204	Kory Louvelle	1,103	Samantha Mindaola												
1,681	Ben de Zwart	1,534	Jordan Lacy	1,392	Tiare Hubbard	1,295	Afolasade Abooyade-Cole	1,197	Claudia Jacquet	1,103	Carl Goins												
1,681	Douglas Ewers	1,533	Arnie McCracken	1,390	Troy Williams	1,294	Allen Landeen	1,197	Allen Landeen	1,102	Gerardo Gonzalez												
1,678	Eric LaBossiere	1,533	Ryan O'Neil	1,389	Bobby Young	1,294	Abbas Abdull-Khaliq	1,197	Abbas Abdull-Khaliq	1,102	Ryan Taylor												
1,676	Victoria Lindner	1,533	Roseline Diniz	1,389	Asiguy Haugabook	1,291	Carole Idolphine	1,195	Andre Marcaurele	1,100	Elyse Bryan												
1,675	Vishwanath Sankaran	1,530	Keith Filbert	1,388	Travis Vaughn	1,286	Rackeem Miller	1,192	Joseph Huh	1,098	Roderick Brown												
1,674	Randy Souliers	1,529	Daryl Nishizawa	1,386	Cleon Deal	1,283	Jackie Bolton	1,192	Chad Boskat	1,098	Chad Boskat												
1,666	Thomas Beswick	1,528	Michael Taufa	1,383	Jeremiah Russin	1,283	Jeremiah Russin	1,191	Jack Elder	1,097	Jack Elder												
1,659	Stephanie Mendez	1,523	Michael Fazio	1,381	Mamdemba Faal	1,280	Steven Sparkes	1,190	Jovannie Scarlett	1,096	Cassieann Baptiste												
		1,521	Eric Rodriguez	1,378	Aleanya Moore	1,279	Mariam Shahid	1,189	Justin Barnes	1,096	Monica Doleo												
								1,189	Dimitar Stefanov	1,093	Eli Parra												

LEADERSHIP BONUS

1



MARK NEILSON
\$34,623
Altig-Orlovic

2



RYAN STENGLIN
\$28,225
Altig-Orlovic

3



SARA VAZ
\$26,310
Altig-Orlovic

4



MARK DUSHAJ
\$24,047
Zachary Hart

5



SCOTT WHEELER
\$23,361
Satti-Kanaan

JULY BONUS LEADERS

PAYOUT: \$1,709,846

QUALIFIERS: 667

34,623	Mark Neilson	11,888	Yussuf El-Zein	8,749	Alan Sedaghat	7,615	George O'Shea	5,967	Jonathan Jones	5,082	Brandon Summerton
28,225	Ryan Stenglein	11,563	Brenda Fox	8,692	Jason Bratin	7,532	Britton Costa	5,959	London Burnett	4,986	Morgan Lobello
26,310											

LEADERSHIP BONUS - CONTINUED

\$ 4,360 Dario Messina	\$ 2,978 Jennifer Reed	\$ 1,926 Paul Smith	\$ 1,319 Edwin Delgado
4,337 Francis Ingulli	2,964 Thomas Longino	1,911 Francesca Veltri	1,305 Andrew Hynan
4,325 Levar Morgan	2,944 Patricia Contreras	1,904 Heriberto Chavez	1,304 Dwight Dube
4,284 Dylan Murphy	2,896 Alipate Makaui	1,876 Jamell Ramsay	1,302 Andrew Severson
4,275 Kyle Lewicki	2,865 Jacob Hogan	1,871 Mark Lahijani	1,297 Oleg Novitchii
4,273 Denis-Michael Catalano	2,856 Dina Boghdady	1,853 Ryan Tomajcik	1,274 Cyan Kissinger
4,241 Joseph Rotolo	2,851 Rachel Brown	1,850 Daniel Pettit	1,271 Keona France
4,163 Jared Cleckner	2,851 Phillip Waisman	1,845 Jason Isanberg	1,270 Evan VanErp
4,034 Ernest Powell	2,840 Matthew Cessna	1,845 Andre LaRose	1,260 Adriana Aboulwafa
4,031 Michael van Delft	2,806 David Hausman	1,840 Aaron Lammey	1,249 Hector Mendez
4,007 Andrew Wagner	2,796 Darrell Asbell	1,824 Aaron Piotrowski	1,240 Aubrey Kettle
3,994 Ryan Wilson	2,757 Nic Iagulli	1,801 John Nieves	1,236 Michael Patty
3,915 Ryan Bevan	2,745 Elias Boles	1,794 Lorena Barriere	1,229 Massoud Vaziri
3,908 Gregory Rudolph	2,717 Dominic Facchini	1,782 Omar Billy	1,216 Tabitha McDermid
3,898 Rodney Ward	2,700 Christopher Hintz	1,767 Michael Williams	1,216 Devon Chapman
3,887 Trace Johnson	2,693 Daryl Graham	1,756 Walter Collie	1,212 Kyla Greig
3,884 Jordan Lacy	2,693 Jessica Wilhite	1,753 Ashley Wenning	1,201 James Franklin
3,870 Lamar Livingston	2,640 Chelsie Otto	1,751 Zachery Kertulis	1,201 Arthur Mcintyre
3,857 Kevin Davis	2,632 Begona Patino-Lopez	1,747 Mickey Adkins	1,199 Bryan Czajkowski
3,825 Kristina Joachim	2,612 Sokol Fazliu	1,740 Andre Bent	1,189 Phyo Phyo
3,798 James Sodan	2,606 Jonathan Russell	1,730 Brandon Mogel	1,187 Alan Fricke
3,753 Paul Kelly	2,600 Zoltan Krecsko	1,728 Justin LoPatriello	1,163 Jasmine Rosario
3,753 Mahadai Kryshundayal	2,572 Mandale Tolefree	1,708 Monique Safari	1,158 Alexandra Berberich
3,707 Jesus Parra	2,559 Daniel LaFontaine	1,706 Andrew Chambers	1,158 Jinelly Urena
3,704 Anthony Greco	2,529 Rachel Efenbein	1,701 Kanon McGee	1,157 Steven Dell
3,693 Natalie Linker	2,513 Blake Tomblin	1,697 Mike Paragiou	1,149 Nicki Griffiths
3,654 Eric Thompson	2,499 Ryan Ohm	1,664 Yohan Jayasingha	1,138 Claire Aaby
3,652 Alexander Johnston	2,495 Travis Stucki	1,663 Maren Conway	1,133 Theodore Ryan
3,615 Matthew Neish	2,489 Erna Gasanin	1,656 Roghie Hassan Loo	1,129 Brandon Teter
3,600 Asiguy Haugabook	2,458 Kay Pomroy	1,652 Clayton Slaughter	1,127 Anthony Sava
3,595 Kade Beck	2,435 Bryan Juskiw	1,649 Konstantina Skalkos	1,127 Mary-Delores Ayarzagoitia
3,559 Ariana Jones	2,432 Steven Phillips	1,638 Iris Saavedra	1,121 Kevin Kondrad
3,543 Joshua Yurinko	2,393 Brandon Minor	1,621 Jessica Santamarina	1,117 Ransley Vazquez
3,500 Robert Adrahtas	2,385 Dustin Dunlap	1,612 Marisa Willgruber	1,117 Todd Rischer
3,485 Brian Zuzick	2,371 Evan Donoghue	1,606 Rahmatullah Romal Omid	1,108 Alon Barnur
3,482 David Staffieri	2,351 Deserick Davenport	1,603 Jason von Rosenberg	1,107 Gladis Orozco
3,403 Jorge Leon	2,351 Alexis Pineiro	1,602 James Sherwood	1,095 Kelvin Fernandez
3,387 Carlo Buhay	2,323 Ariel Demesa	1,602 David Nham	1,094 Penelope King
3,377 Joseph Gojcaj	2,277 David Rigney	1,583 James Lowman	1,069 Joshua Lowman
3,365 Samantha Ralston	2,242 Joshua Goodman	1,571 Shelbi Sofranko	1,069 Tiffany Beadnell
3,349 Dulce Paz	2,237 Tiffany Babin-Washington	1,558 Daniel Walton	1,066 Patrick Duray
3,334 Johnny Ly	2,227 Andre Hawthorne	1,556 Jesse Spencer	1,060 Anacleto Arevalo
3,322 Shorne Brown	2,209 Chad Panzer	1,555 Rawad El Ghadban	1,056 Sean Sparkman
3,316 James Marks	2,186 Lynn Jenkins	1,549 Juan Rivera	1,055 Michael McGoan
3,311 Deonte Jones	2,185 Patrick Rieger	1,525 Jamie Winters	1,054 Sean Hansen
3,260 Matthew Turnquist	2,182 Kevin Appasamy	1,515 Ryan McIntosh	1,053 Jacob Merrill
3,260 Michael Clemente	2,180 Raul Rojas	1,496 Marcus Martin	1,048 Saul Lopez
3,250 Meardey Kim	2,171 Minh Phung	1,492 Dana Black	1,045 Kevin Butchino
3,240 Brian Schreiter	2,170 Laura Dennee	1,466 Ronald McCormick	994 Tanner Duy
3,211 Melinda Skinner	2,152 Jeffrey von Kienast	1,459 Shanita Ellmers	990 James Winfield
3,211 Robert Park	2,151 Eric Peyton	1,457 Avery Allmond	984 Troy Williams
3,197 Eric Snyder	2,151 Michael Joseph	1,456 Jacob Brown	983 Bethany Evans
3,181 David Fiscu	2,144 Dan Ikei	1,456 Alifonzo Garcia Jr	979 Sina Heak
3,180 Brandon Neal	2,139 Stuart Pagan	1,455 Jenna Grula	974 Jason Yamchuk
3,165 Mario Hajro	2,100 William Parmeter	1,453 Alon Fischer	971 Derek Woo
3,130 Chris La Fond	2,088 Virakbot Oung	1,447 Jeremy Rivers	967 Michael Cirelli
3,109 David Carpenter	2,084 Nicholas Deliberto	1,440 Arthur Trost	967 Joseph Grider
3,108 Kierra Goodwin	2,084 Gregory Soto	1,437 Stephen Jeung	964 Everett Farr
3,101 Temesghen Starr	2,079 Jordan Lowery	1,431 Micah Focken	948 Kyra Hopkins
3,081 Aziz Farsakh	2,077 Bruce Alford	1,430 Andres Morales	947 Patrick Donovan
3,073 Joshua Reyes	2,028 Jagdish Sulku	1,408 Sherrie McCarty	925 Andy Dorf
3,046 Kendall Wilson	2,001 Ryan Witham	1,398 Casey Kunash	919 Iffrah Tahir
3,045 Brett Maurice	1,993 Alberto Alcalá	1,382 Jeramey Pitman	905 Barbara Seyoum
3,012 Michael Musso	1,982 Travis Kovach	1,372 George Shafek	897 Sherly Philippe
3,005 Matthew Cartwright	1,966 Michelle Martinez Aviles	1,369 Mark Diskin	889 Daniel Dunham
2,998 Aaron Parsons	1,927 Derya Eksen	1,340 Christian Gojcaj	875 Chad McLaughlin
2,996 Demetrius Lucas		1,328 Steven Barton	873 Lindsey Dettwiller

\$ 866 Jeremy Osborn	\$ 543 Derron Alexander
866 Ryan Marrero	540 John McCarthy
864 Mario Francis	538 Jasmine Gomez
848 Mark Auvil	537 Lidia Meglei
847 Brittany Luke	529 Aleksandra Rakovic
840 Emma Sermos	528 Zachary Whipple
833 IP Harris	528 Michael Nester
833 Dylan Foti	523 Zachery Hawthorne
829 Ho Tran	522 Chavis Holmes
828 Landon Schlag	521 Michael Hubbs
821 Dwayne Nabors	518 Payam Sami
821 Gevorg Yanukyan	513 Mathieu Cook
805 Gary Slocum	511 Telley Fulton
805 Chase Miller	506 Young Lee
798 Chris McFoy	504 Matias Orrego
792 Eric Butt	502 Nicholas Atallah
785 Michelle Cauette	
776 Marie Campbell	
770 Curtisha Stephens	
767 George Kamel	
757 Jovanie Scarlett	
754 Nadia Feleti	
747 Renee Cunningham	
746 Anthony Spataro	
742 David Bilotti	
742 Shayla Williamson	
733 Jessy Girard	
728 Wanda Williams	
725 Matthew Russell	
719 Maurice Coleman	
715 Samantha Weber	
713 Raynaldo Lafontant	
696 Darren Miller	
691 Michael Russo	
690 Todd Rischer	
685 Taurean Flournoy	
679 Jesse RENNICH	
678 Rovena Lulgjuraj	
677 Jordon Graham	
672 Tiffney Harmouche	
651 Karen Lamey	
651 Seth Frisby-Jack	
645 Romie Murphy	
639 Joshua Jahnish-Malteze	
636 Raul Aquino	
633 Kory Louvelle	
615 Hilary Arsenaault	
611 Brian Schmitz	
607 Brendan Bradfield	
599 Rosemary Soto	
595 Logan Holle	
590 Michael Shaba	
586 Evett Westcarr	
586 Hunter Welty	
585 Victoria Lammey	
577 Stella Roznovan	
576 Cara DeFiore	
572 David Duddy	
572 Christopher Bennett	
569 Mark Tusing	
560 Lisa Mosley	
558 Bryant Logan	
558 Adem Abdula	
552 Monica Montgomery	
549 Tabitha Witherell	
548 Avery Hearn	
546 Louis Pirmie	

RGA LEADERSHIP BONUS

1



\$36,976
Zachary Hart

2



\$23,803
Altig-Orlovic

3



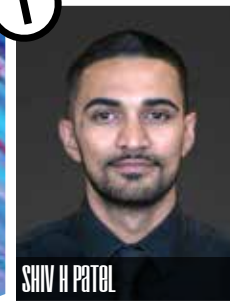
\$22,779
Surace-Smith

JULY BONUS LEADERS | **PAYOUT: \$389,205** | **QUALIFIERS: 121**

\$ 36,976 Ryan Fickert	\$ 7,384 Levar Morgan	\$ 2,876 Marian Sertler	\$ 1,682 Yussuf El-Zein	\$ 1,053 Hunter Houvener	\$ 705 Joshua Jackson
23,803 Christopher Hintz	7,131 Joshua Olin	2,859 Ricardo Subero	1,558 John Sparby	1,045 Dustin Dunbar	683 Dustin Holtz
22,779 Patrick Bendure	6,607 Luay Ghawi	2,742 Paul Kelly	1,556 Daniel Hartwig	1,024 Sara Vaz	673 Andrew McQuade
20,083 Robert Janev	6,408 Brian Schreiter	2,694 John Ophals	1,482 Johnny Ly	995 Lorena Barriere	633 Chad McLaughlin
19,761 Thomas Vena	6,374 Corey Helly	2,578 Kevin Appasamy	1,302 Ryan Stenglein	922 Brody Maughan-Evanson	608 Mahadai Kryshundayal
15,777 Matthew Parks	6,367 Jake Yagjian	2,180 Chris La Fond	1,285 Tyler Worstell	914 Christie Jauch	600 Andrew Wagner
13,947 Matthew Diulus	4,343 Shahab Mahdavienejad	2,167 Andrew Batten	1,283 Doreen Ryan-Foti	914 Zach Otto	583 Jesse RENNICH
13,072 Steven Redd	4,151 Hemerson Gonzalez	1,968 Christopher Bentley	1,254 Jonni Ng	902 Randy Teyssier	563 Nasr Quadri
12,633 Nicholas Lorence	4,086 John Conard	1,855 Steven King	1,169 Darcy Schrieber	899 Arthur Mcintyre	555 Steven Warner
11,410 Sanaz Mirza Baig	4,047 Michael Laramie	1,829 Michael Clemente	1,140 William Parmeter	889 Ernest Powell	554 Bobby Szwaja
10,579 Mark Neilson	3,775 Marc Salvaggi	1,790 Evan Donoghue	1,130 Melinda-Rae Lyse	866 Janet Quintana	527 Mike Paragiou
9,203 Justin Adams	3,276 Beau Locker	1,776 Brandon Summerton	1,121 Blake Higuchi	799 Ryan Wilson	519 Alex Kae
9,066 David Carpenter	3,254 Charles Ferrari	1,745 Marisa Willgruber	1,112 Stephen Jeung	780 Meaghan Krecsko	
8,079 Sean Velasquez	3,206 Matthew Turnquist	1,725 Jesse Doherty	1,111 Patrick Knouse	763 Stephen Giddens	
7,465 Bobby Gujral	3,018 Reynolds Akuamoaa	1,693 Michael Gerstein	1,086 Elias Boles	718 David Nham	

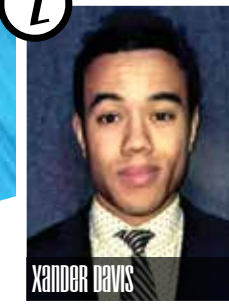
SA/GA DIRECT CODE FIELD TRAINING BONUS

1




SHIV H PATEL
\$19,721
Sabrina Lloyd

2




XANDER DAVIS
\$10,756
Altig-Orlovic

3




YI SUN
\$9,566
Imran Satti

4



KINGA FILIPIAK
\$8,387
Sabrina Lloyd

5



ADRIENNE BRAGAS
\$6,857
Altig-Orlovic

JULY BONUS LEADERS | PAYOUT: \$720,598 | QUALIFIERS: 589

<p>\$ 19,721 Shiv H Patel 10,756 Xander Davis 9,566 Yi Sun 8,387 Kinga Filipiak 6,857 Adrienne Bragas 6,781 Sergio Carta 5,891 Daniel J Johnson 5,686 Carolyn George 5,605 Tiffany Beadnell 5,318 Marissa Ault 5,005 Mohamad Raychouni 4,838 Aref Sayegh 4,660 Manale El Awad 4,629 Joseph Gojcaj 4,372 Ernesto Delgadillo 4,292 Armando Rivera 4,234 Nicholas Lazzaro 4,168 Mario Francis 4,159 Shonda Lewis 4,082 James Sherwood 4,080 Nathan Sanzo 4,026 Claire Aaby 3,935 Cole Hatfield 3,934 Carey Hartman 3,921 Michael Ezeafulukwe 3,903 Edward Leon 3,900 Theo Matchett 3,869 Brittany Luke 3,778 Dylan Johnson 3,769 Rovena Lulgjuraj 3,736 Casey Helly 3,703 Luc Do 3,562 Elijah Brown 3,548 Ryan Ohm 3,517 Manuel Diaz 3,482 Ethan Dewyer 3,333 Mark Diskin 3,209 Danielle Dhaiti 3,119 Joseph Grider 3,101 Jenny Kim 2,976 Christopher Martindale 2,968 Steven Dell 2,903 Joshua Jahnish-Maltese 2,902 Monica Montgomery 2,898 Julian Dickinson 2,852 Jean Joseph 2,848 Joseph Hamden 2,767 Mario Hajro</p>	<p>\$ 2,760 Christa Bartol 2,745 Joshua Morris 2,030 Matthew Trombley 2,729 Louis Pimie 2,705 Brock Emery 2,678 Dana Velez 2,677 Bashar Jarkasy 2,675 David Duddy 2,673 Cody Gardner 2,638 Romie Murphy 2,620 Phillip Waisman 2,600 Jordan Kness 2,591 Jesse Spencer 2,570 Jenna Gula 2,511 Nicholas Atallah 2,488 Austin Timmons 2,484 Hunter Welty 2,453 Michael Hubbs 2,438 Adam Kidikas 2,415 Travis Vaughn 2,411 Fernando Ledezma 2,403 John Hartin 2,377 Jesus Romero 2,351 Michael Raven 2,350 Deshawn Moore 2,325 Scott McCrory 2,267 Daniel Dobyns 2,266 Calvin Irving 2,262 Alexander Rollo 2,254 Benito Menchaca 2,246 Russell Erhardt 2,238 Aaron Piotrowski 2,236 Ashley Hutson 2,197 Joel Trask 2,184 Zane Garcia 2,173 Kemberly Sousa 2,167 Laura Dennee 2,117 David Hardy 2,106 Adonis Meyers 2,098 James Tolley 2,093 Daniel Charron 2,083 Geovanny Arellano Ortiz 2,081 Myaa Fallon 2,079 Turissa Keys 2,061 Leonardo Perez 2,059 Dominic Facchini 2,052 Marissa Ellis 2,041 Raynaldo Lafontant</p>	<p>\$ 2,040 Seth Frisby-Jack 2,033 Rebecca Mehlingier 2,030 Jamie Smalley 2,014 Wesley Shure 2,013 Bethany Evans 2,008 Patrick Guthrie 2,003 Megan Johnson 1,950 Sayd Hopiane 1,937 Leodanys Martinez Caldera 1,927 Ivan Leung 1,923 Taulant Bane 1,915 Matias Orrego 1,909 Matthew Ficarra 1,906 Ritchie Haye 1,903 Dominick Francia 1,899 Anne Doede 1,896 Bryan Czajkowski 1,879 Rosemary Soto 1,862 Phillip Taylor 1,856 Henry Brown 1,851 Eric Snyder 1,849 Ronald Spieler 1,847 Anthony Dallas 1,845 Benjamin Ortlip 1,827 Michael Nester 1,821 Avery Hearn 1,820 Cara Donaldson 1,811 Kathleen McNamara 1,808 Shannon Elleby 1,795 Jonah Powell 1,790 Timothy Bugge 1,789 Anthony Almeida 1,784 Keeland Bryant 1,776 Veronica Velez 1,750 Brendan Bradfield 1,750 Tomarus Burks 1,746 Michael van Delft 1,738 Tisha Joyner 1,735 Timothy Patterson 1,732 Heather Smith 1,721 Gjon Ljuljduraj 1,715 Shavorne Hudson 1,704 Drew Kier 1,697 Joshua Yurinko 1,686 Elizabeth Trotter 1,679 Stella Roznovan 1,668 Jason Pavunkovic</p>	<p>\$ 1,665 Elhanan Sing 1,657 Drew Wilkins 1,645 Joshua Francoeur 1,644 Eyad Awdi 1,639 Unique Emrick 1,639 Joshua Mitchell 1,638 Letitia Curry 1,627 Aleksyi Yi 1,624 Aubrey Kettle 1,620 Bryanna Campos 1,620 Christianne De Oliveira 1,620 Ana Vea 1,594 Roy Stephens 1,594 Yohan Jayasingha 1,588 Hugo Flores 1,586 Vance Rountree 1,582 Zachary Lakatos 1,573 Landon Schlag 1,569 Rosemary Soto 1,543 Robert Wright 1,542 Jordan Lowery 1,541 Jennifer Reed 1,538 Pharyn Wilson-Jones 1,529 Brett-Jean Cahela 1,522 Travis White 1,519 Jovanie Scarlett 1,514 Edwin Delgado 1,511 Daniel Schwartz 1,509 Deiron Williams 1,503 John Pape 1,498 Alon Fischer 1,493 Alyssa Libby 1,482 Carlos Garcia 1,473 William Jessome 1,458 Trace Johnson 1,456 Richard Millington 1,450 Fili Arango 1,450 Gustavo Sioridia 1,450 Brittany Bradshaw 1,445 Janine Watkins 1,440 Theodore Ryan 1,434 Heriberto Chavez 1,434 Andres Morales 1,429 Selina Maldonado 1,415 Tara Crane 1,413 Jeffrey A Smith 1,402 Andrew Pierce 1,400 Ngai Pack</p>	<p>\$ 1,398 Nicholas Deliberto 1,387 Adem Abdula 1,374 Karima Hartani 1,374 Michael Joseph 1,360 Julia Loboda 1,357 Bianca Pensyaba 1,356 Michelle Olivo 1,356 Muzit Berhe 1,349 Deborah Mitchell 1,341 Roger Rau 1,340 Darian Hester 1,329 Daniel Ulloa Arciniegas 1,322 Daniel Li 1,322 Timothy Wilson 1,307 Veronica Coval 1,307 Nadia Feleti 1,290 Donald Bower 1,283 Teba Williams 1,261 Richard Tabanji 1,259 Vincent Stephens 1,250 Kempton Perry 1,238 Eleanor Powell 1,235 Ruben Cortez 1,231 Eduardo Bonilla 1,226 Yihsin Huang 1,226 Jared Holmes 1,225 Joshua Lowman 1,197 Devon Palomino 1,194 Ebuwa Ottagho 1,186 Andrea Petty 1,167 William Thomas 1,166 Ashley Hamlin 1,161 Maria M Ramirez 1,157 Tammy McMullen 1,154 Everett Farr 1,147 Denzel Covington 1,147 Eric Thompson 1,144 Ryan Vance 1,135 Jacob Merrill 1,119 Christopher Credle 1,105 Nikolina Damjanovic 1,099 Mark Tusing 1,099 Holly Bonhorst 1,098 Tyler Honeyford 1,073 Jonathan Phillips 1,068 Martin Robinson 1,068 Justin Brown 1,065 Garrett Shelton</p>	<p>\$ 1,064 Dan Nebraski 1,057 Lauren Delzeith 1,052 Jordan Hallman 1,046 Laurence Moore 1,046 Catherine Day 1,018 Peter Cappuccio 1,017 Dario Messina 1,012 Mari Andrade 1,011 Juan Montana 1,004 David Stuart 1,003 Nicholas Chuma 1,001 William Sukhenko 997 Nelson Desmond 992 Evelyn Howell 985 Delroy Nichols 963 Evelyn Juarez 959 Angela Rodriguez 954 Jordan Bown 947 Nasr Nasr 943 Funmilola Elumade 937 Jenice Luna 936 Jacob Kieffer 936 Taurean Flourmoy 935 Tyler Green 934 Stephen Ebel 928 Cristian Santiago 924 Rochelle Royce 909 Abraham Mogilevsky 905 Lidia Meglei 900 Avery Allmond 898 Oleg Novitchii 897 Keith Dymnioski 896 Jorge Toribio 895 Venus Grier 890 Mark Dominguez 890 Jessica Daniels 882 Marisol Marin 875 Christopher Alvarez 872 Zindora Crawford 868 Blake Tomblin 865 Tristan Dlabik 864 LC Clark 854 Brittany McKinney 844 Susan M Miller 832 Jason Green 830 Teah Bliven 830 Chad Toocheck 830 Jasmine Gomez</p>
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<p>\$ 819 Evan VanErp 816 John Nieves 814 Dominick Williams 813 Indraj Kalar 812 Mickey Adkins 810 Debra Kallas 808 Zachary Button 805 Gregory Soto 802 Aisha Babbitt 800 Adam Fontichiaro 797 Austin A Smith 793 Marie Laine 791 Serena Joseph 781 Erica Robertson 775 Dustin Oetzman 772 Samuel Barriere 768 Alain Abaya 761 Lisa Mosley</p>	<p>\$ 760 Alexander McGaw 755 Patricia Contreras 753 John Vacca 752 Samantha Weber 750 Genna DeMetsenaere 739 Brent Bowling 738 Scott Potting 730 Ethan McNary 729 Lexington Grissom 729 Myles Pryor 724 Robert Adrahtas 723 Russell Jackman 721 Rahmatullah Romal Omid 719 Evelyn Thompson 719 Darrin Roberts 712 Terrell McDonald 710 Eric Butt</p>	<p>\$ 692 Mary Franklin 691 Joseph Bell 690 Anthony Spataro 686 Allan Allas 676 John Curry 675 Darez Meriwether 673 Abel Gamo 668 Shauna Hannemann 659 Joel Nunez 653 Irma Gallardo 653 Andrew Campbell 653 Brynn Coplen 653 Jonathan Giaco 647 Austin Nguyen 643 Eric Peyton 641 Benjamin Sager 640 Justin Malone 637 Natalya Waldron</p>	<p>\$ 636 Tina Fu 631 Ashley Gallegos 628 Sean Sparkman 624 Bryanne Millet 615 Kayla Mumford 614 Phi Phan 610 Cynthia Couttolenc 607 Jesse Medina Nunez 603 Kevin Martinez 603 Babajide Obashoto 603 Jason Cooper 602 Robert Byers 598 Misty Madden 595 Robert Ensign 592 Asad Ahmed 592 Donald Stone 591 Iffrah Tahir 591 Joshua Lopez</p>	<p>\$ 588 Monique Safari 587 Corinne Gamble 587 Richard Sparkman 586 Regina Koonce 580 Jessica Smith 574 Harrison Gholston 574 Ryan Marrero 568 Matthew Bogle 566 Tiffiney Harmouche 563 Jason Yamchuk 562 Shelbi Sofranko 559 Carole Idolphine 557 Bobby Davis 556 Miguel Fajardo 556 Orby Kelley 555 Cameron Eng 551 Elizabeth Miller 542 Timothy O'Leary</p>	<p>\$ 538 Robert Vizioli 535 Kay Whitten 532 Tyler Mabry 531 Brandon Dusevic 529 Raven Gissendanner 529 William Dugan 526 George Connell 524 Karen Stashick 524 Jose Anderson 520 Vishnuvud Rao 516 Michael G Wright 515 Graham Carter 508 Delaney Billings 502 Michael Romero</p>
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REINSTATEMENT BONUS

1	2	3	4	5
				
SAMI MOGANNAM \$4,515 Don Foti	BRADLEY WEIGAND \$4,311 Surace-Smith	OLGA TSYMBAL \$3,600 Chalom-Paz	NICHOLAS GASPARRO \$3,326 Sabrina Lloyd	NADEZHDA VITCHEV \$1,831 Cindy Furer

JULY BONUS LEADERS | PAYOUT: \$59,960 | QUALIFIERS: 144

- | | | | | | |
|-------------------------|------------------------------|--------------------------|-----------------------|-----------------------|----------------------|
| \$ 4,515 Sami Mogannam | \$ 1,467 Laurekins Pardovani | \$ 1,102 Djenabou Diallo | \$ 813 Dason Phaul | \$ 640 Shawn Lewicki | \$ 595 Denise Ley |
| 4,311 Bradley Weigand | 1,456 Herivelto Pereira | 1,069 Pamela Drury | 795 Stephan Polman | 639 Jack Keiderling | 527 Marc D'Emilia |
| 3,600 Olga Tsymbal | 1,270 Dawid Liniewski | 956 Maurice Baritz | 784 Adam Wolcott | 611 Loraine Patterson | 517 Gregory Salandy |
| 3,326 Nicholas Gasparro | 1,254 Mitchell Look | 918 Glyn Hurst | 714 Corey Lavigne | 606 Muhammed Ashraf | 510 Amy Orsulak |
| 1,831 Nadezhda Vitchev | 1,126 Joseph B Smith | 862 Joseph Faisant | 683 Lenora Blackstone | 605 Marcia McDuffie | 501 Scott Dillingham |

5 BONUS TOTAL: **\$5,523,407**

WORLD'S GREATEST \$2,643,798	LEADERSHIP \$1,709,846	RGA LEADERSHIP \$389,205	SA/GA TRAINING \$720,598	REINSTATEMENT \$59,960
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All qualifiers listed achieved at least \$500 in bonus totals | WGB qualifiers achieved at least \$1000 in bonus totals | WGB recognition is based on \$1,500 weekly ALP minimum achievement level

NEW!

MGA/RGA GROWTH BONUS

The focus for MGAs and RGAs in 2018 is to achieve net ALP growth over last year or the prior period for rookie MGAs and RGAs. **We are excited to announce the MGA/RGA Growth Bonus effective with August 2018 EOM production through the end of 2018.** This bonus is available to MGAs and RGAs and is in addition to any monthly bonus available to these leaders.

The **MGA/RGA Growth Bonus** is a monthly bonus based on Net ALP Growth over established benchmarks for each MGA and RGA. The benchmark is an average of their production in May, June, and July with a minimum of \$24K. For rookies who haven't been here for the full period of May, June, and July, their benchmark comparison will be an average of their first 3 full production months with a minimum of \$24K.

The bonus is 10% of the growth dollars.

Example:

Benchmark is \$56,543
 August EOM Net ALP is \$73,478
 Growth Dollars would be (\$73,478-\$56,543=) \$16,935
 10% bonus would be (\$16,935 x 10%=) \$1,694
MORE GROWTH DOLLARS = BIGGER BONUS!

Minimum company quality (RTN/NTG) is required.

More details are available on the ARC.



SEPTEMBER 15, 2018

FOUNDERS CLUB

July Qualifiers—
Outstanding Producers:



Joachim Jean

Laura Fisher
6 Qualifications
\$74,754 Net ALP
87.7 RET



Cleopatra Sola

Altig-Orlovic
1 Qualification
\$66,309 Net ALP
84.6 RET



Jon Golin

Theodore Pappas
1 Qualification
\$59,325 Net ALP
92.7 RET



OUR *Mission* TO MAKE A DIFFERENCE



David Zophin
President
AIL/NILICO Agency Divisions

WHEN WE CELEBRATE THE month that's dedicated to us and all that we do – Life Insurance Awareness Month – we often exchange stories about the impact we have on others. We talk about the great opportunity we give new recruits; we discuss the widespread need for life insurance and how virtually everyone needs it; and we reflect on times that we've helped our customers in really significant ways. After all, these are all the reasons we do what we do, and they're pretty good ones, too.

This year, I want to share a personal story that has stuck with me through the years. When I was a young Agent, maybe 2 or 3 weeks in the field, I was calling on union members in Orlando. I met with a couple in their 50s, and I couldn't convince them to buy. A little discouraged, I left my card with them and went on my way.

About two weeks later, the wife left a message for me at the office. When I called her

back, she said that not only did they want coverage now, they wanted five times the amount I had proposed to them. She then asked if I could meet her at the hospital where her husband had just had emergency quadruple bypass surgery. I had to tell her, "I'm sorry, but your husband is now medically ineligible for the coverage." She started screaming at me, and asked why I didn't convince them to buy. I felt terrible; I took it personally.

I'm sharing this particular story because this was my motivation to get better at my

job. If I had been as good then as I was just six months later, I would have sold them and the incident would never have happened. I realized then that this wasn't just my job. This wasn't just something I was doing for a paycheck. I realized that I had an obligation to my customers to help them plan for the unexpected. I knew then that I was doing a lot more than selling insurance – I was there to make a real difference in people's lives.

That's the realization I hope for all of you. I know that so many of you have had experiences that have stayed with you and have motivated you to be the best you can be. But if you haven't been out there long enough yet to have your own story to tell, just know that the work you do today could make all the difference for a customer tomorrow.

I never forgot about that couple, and I made it my mission never to have an experience like that again. And I know, without a doubt, that mission made me a far better Agent who ended up helping a lot more people.

I hope all of you make it your mission to do your best work – always. Get out there every day knowing you're doing something really worthwhile. And while Life Insurance Awareness Month is a great time to celebrate what we do, let the importance of your duties resonate with you all year long. 🙏

"THAT WAS MY MOTIVATION TO GET BETTER AT MY JOB."

MILLION DOLLAR CLUB

Another champion, another milestone!
Each champion will receive a bonus of \$5,000 and the Million Dollar Club Award. Congratulations on your achievements!



ROGHIE HASSAN LOO

Chalom-Paz
Contract Date 5/27/07
Qualified 7/31/18
\$3,009,853 Net ALP

I know that I have hit a tremendous milestone, and am honored to be recognized because I excelled at my craft by hard work, grit and determination. Special thanks to my SGAs Josh Chalom and Byron Paz for their continuing support and love through this journey. "Success is to be measured not so much by the position that one has reached in life as by the obstacles which he has overcome while trying to succeed."

DIRECTORS OF THE MONTH



Leaders growing leaders

Sales Directors of the Month



Murray Horowitz
Recruiting

Murray met 102.34% of Objective during July 2018.



Rudi Camenzind
Training

Rudi had 72.32% growth over July 2017.



PR Director of the Month

Jacqueline Lowe

Jacqueline met 187.2% of Objective during July 2018.



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2019 CONVENTION LAS VEGAS



CAESARS PALACE MAY 8-11, 2019

VIEW FULL QUALIFICATIONS ONLINE: ailife.com/arc/spotlight.aspx & nilife.com/arc/spotlight.aspx

